SUPPLEMENT TO

The Christian Union

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GOOD THINGS

FOR

ANYBODY.

Premium List for 1875

YOU CAN EASILY GET THEM

WHAT FOR?

IF you know by pleasant experience what manner of paper the CHRISTIAN UNION is, so much the better. If you don't, send your name and address with a request for a specimen copy.

This sheet is for the purpose of telling, in intelligible form, what **Valuable Articles** are to be had—not for money, but for a little effort on the part of **Any One** who can send the Publishers a few subscriptions to the CHRISTIAN UNION for next year.

In the list, on this and the two following pages, with illustrations of some of the articles offered—each the best of its kind, for the CHRISTIAN UNION cannot afford to send out inferior wares—are various kinds of *Musical Instruments*, *Household Articles* of many sorts, useful and beautiful; *Pocket Pieces* of variety and such as every one needs; many articles of interest to the *Young Folks*, either for themselves or for presents; and *Books*—but look at the following *Descriptive List* and the *Condensed List* on Page 4.

Another good thing is our **Clubbing List**, whereby many readers who wish more than one good periodical—two weeklies, or a weekly paper and a monthly magazine—may get them cheaper if taken *together* than if subscribed for *singly*. On page 4 you will find our list of periodicals which may be had with the CHRISTIAN UNION at "*Clubbing Rates*."

We also ask attention to our offer of **Cash Commissions** for those who prefer to earn *Money* rather than *Premiums* for canvassing. See Page 4.

DESCRIPTIVE LIST OF Premiums.

MUSICAL INSTRUMENTS.

Mason & Hamlin Organs.—So great have been the improvements effected within a few years in Cabinet Organs that they have become the most popular of large musical instruments. It is estimated that over thirty thousand of them are sold annually in the United States alone. They are adapted to all classes of music, sacred as well as secular; are pleasing alike to those who have most musical cultivation and those who have least. They vary so widely in appearance, capacity and cost, that they are adapted to the greatest variety of tastes, uses and pecuniary means. They have come to be regarded as almost a necessity in churches and Sunday-schools, adding so greatly to the attraction and interest of the services that it would be difficult to find any who, having used one, could be induced to dispense with it. The best musical artists and amateurs regard them as essential for the adequate rendering of chamber and classical music; and at the Italian Opera they are constantly employed. But they are especially a POPULAR INSTRUMENT, filling what has heretofore been a vacant place in the households of the people at large, from those of the rich, who can indulge in expensive tastes, to those of very moderate means, where economy must be carefully consulted. The Mason & Hamlin Cabinet Organs are especially durable and not liable to get out of order, will stand the most trying climates, and can be sent anywhere, ready for use, by ordinary freight routes, without risk. They scarcely ever require tuning. They are easily played upon, so that one with the least musical knowledge or taste will at once derive pleasure from their use.

Premium No. 3. MASON & HAMLIN CABINET ORGAN.—*Style* 77.

They are elegant as furniture, and form a chief ornament for any position in private house or public room. These most superior instruments, which have an established reputation, in Europe and America, we recommend as the cheapest and best of all Reed Organs made: and their excellence, richness, and beauty of tone, with their thoroughness of workmanship, are attested by an immense mass of evidence.

Of these beautiful instruments we are enabled to offer three styles, which Sunday-schools and even churches would do well to examine. Certainly, the young folks of a religious society could not do a better thing than work a little to send a club of subscribers so as to secure one of these organs. The names need not be sent all at once; but let the *full address and the subscription money of each name* be sent as fast as a *few are taken;* the name of the Sender, and the style of the instrument desired, being explicitly stated *at first*. The following are the styles of organ offered:

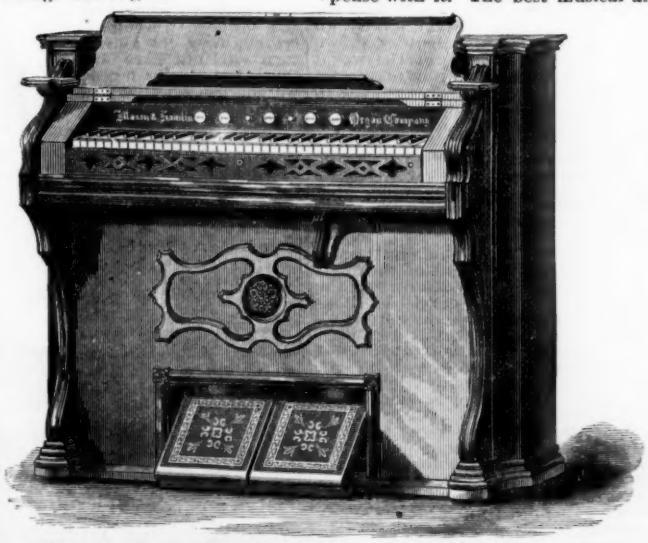
No. 1. ***Style Y.***—Price $90, for 70 Subscriptions. Five Octave, Single Reed, with Tremulant and Knee Swell, plain case. Length 3ft. 5in Height 3ft. 1in. Depth 1ft. 10in. Weight 120 lbs.

2. ***Style T.***—Price $130, for 85 Subscriptions. Five Octave, Double Reed, in Upright Resonant Case; Five Stops (1. Viola; 2. Diapason; 3. Melodia; 4. Flute; 5. Vox Humana). With two sets of Vibrators throughout; one of four feet pitch; one of eight feet. Automatic Swell, Knee Swell, Vox Humana, Self-Adjusting Reed Valves, Improved Bellows, Reeds, Reed-Boards, etc. Upright Resonant Case of Solid Black Walnut, with Projecting Key-Board and Side Chambers. Length 3 ft. 11 in. Height 3 ft. 4 in. Depth 1 ft. 10 in. Weight 155 lbs.

3. ***Style No. 77.***—Price $300, for 189 Subscriptions. Extra Finish. Five-Octave, Four Sets Reeds, with Octave Coupler and Sub-Base, Upright Resonant; Eleven Stops (1. Diapason; 2. Viola; 3. Melodia; 4. Flute; 5. Subbase; 6. Vox Humana; 7. Octave Coupler; 8. Euphone; 9. Viol d'Amour; 10. Combination Swell; 11. Full Organ. The last two are Knee-stops.) Having two sets Vibrators throughout; one of eight feet, one of four feet pitch; one set of two and a half octaves, sixteen feet pitch, and one set of one octave of Sub-base connected with the Manual; also Octave Coupler, Automatic Swell, and Knee-Swell; Self-Adjusting Reed Valves; Improved Bellows; extra Ivory and Ivory Fronts to Keys; Clothed Mortises, Lamp-Stands, etc. New Style Upright Resonant Case, with Revolving Fall-Board, Paneled Front and Sides, Carved Antes. Length 4 ft. 4 in. Height 4 ft. 3 in. Depth 2 ft. 3 in. Weight 250 lbs.

4. ***Decker Piano.***—Decker Brothers have a very high reputation as Piano manufacturers of the *best class*, their instruments taking high rank everywhere, and being a favorite make. STYLE 7. Rosewood Case, large front round corners, fancy serpentine moulding around bottom, moulding on plinth, broad moulding on rim, beveled top, handsomely carved legs, beautifully carved lyre, scroll desk, full iron frame, overstrung new scale. 7 Octaves. Price $800, sent for 400 Subscriptions. Delivered, boxed and addressed, at any Express office or railway freight depot in New York. Decker's pianos are widely and well known, and many of the most distinguished musicians speak in the highest terms of them. This superb instrument will be a prize indeed. It should properly be made available by a Sunday-school, for it requires a list of 400 Subscribers to entitle you to it, and a fair-sized Sunday-school could easily win it. Delivered boxed and marked for shipment at any freight depot in the city.

5. ***Musical Box.***—(Paillard's celebrated importation). Plays two tunes;



Premium No. 2. MASON & HAMLIN CABINET ORGAN.—*Style T.*

Premium No. 1. MASON & HAMLIN CABINET ORGAN.—*Style Y.*

fine Inlaid Case, 2 by 3 by 4½ inches in size. Price $7.00; sent for 6 Subscriptions.

6. *Musical Box.* — (Paillard's). Four tunes; five cylinder; elegant Rosewood Case. Price $26; sent for 20 Subscriptions.

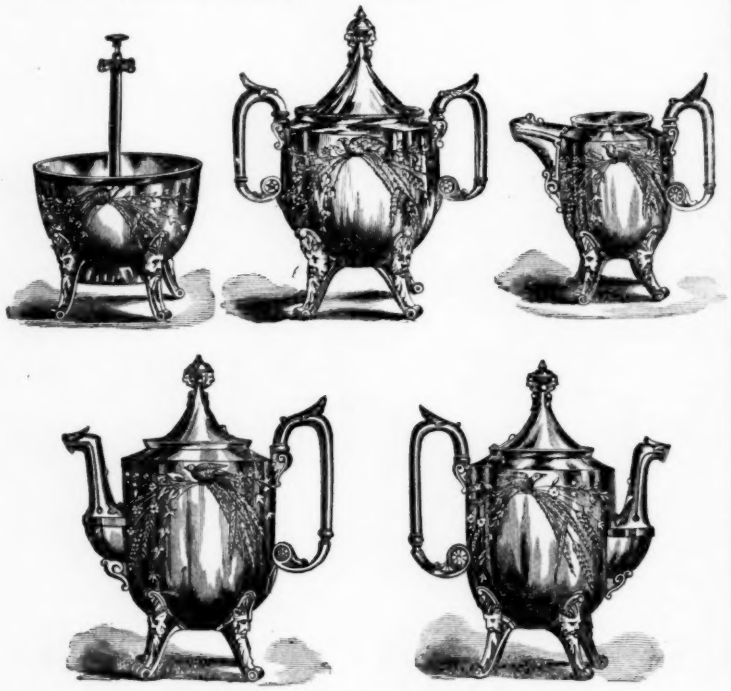
7. *Accordeon.* — (Sonntag's well known importation). No. 70. Good Quality, plain finish, 10 keys; Price $3.50; sent for 3 Subscriptions.

8. *Accordeon.* — (Sonntag's.) No. 990, Brass Corners and Clasps, 2 Rows Trumpets, G. S. Reeds, 10 keys, 2 stops; a very superior instrument; Price $14.00; sent for 10 Subscriptions.

Premium No. 4.—DECKER PIANO.

FINE PLATED SILVER WARE.

9. *An Elegant Tea Service.*—One of the most splendid affairs ever offered as a premium. This service consists of *Coffee Pot, Teapot, Sugar Bowl, Cream Pitcher*, and either *Spoon Holder* or *Slop Bowl*. The last named piece has a bell underneath it, and is a very useful and beautiful table ornament. Price of the set, $50.00. Will be sent to any one who forwards 32 full-paid Subscriptions. This fine set, and all the Premiums to Nos. 19, are from the manufactory of REED & BARTON, the oldest American house in the trade, and one of the largest in the world, having been established 50 years. As long ago as in 1851 this firm took the "first premium" at the New York World's Fair, and at the American Institute Fair, held in New York in 1867 and 1869, and at the Mechanics' Fair, held in Boston in 1869, they received the highest prizes over all competitors for Electro-Plated Goods. The following extract from the Judges' Official Report shows the estimate of their manufactures: "The Judges are warranted in pronouncing this display of Ware to be of superior merit, unsurpassed in quality and style. The durability of Reed & Barton's Ware has been so long known to the Judges that they feel it their duty to accord to them the position of *first* among the manufacturers of plated goods." Since then they have been constantly exhibiting in Fairs all over the country from Boston to Chicago, and in *every case* are awarded high premiums. The patterns of the ware offered as premiums are elegant and tasteful, as the engravings show, and the plate extra heavy silver, every piece bearing the stamp of the house and being *warranted* by them.



Premium No. 9.—AN ELEGANT TEA SERVICE.

10. *Ice Pitcher.*—Of the finest silver plate, fitted with the new seamless plated silver lining, (or if preferred with the movable china lining), which preserves the water perfectly pure. Price $15. Sent for 12 Subscriptions.

11. *Casters.*—A new and handsome pattern, with fine cut glass bottles. A most useful and, indeed, indispensable table-piece. Price, $9.00. Sent for 8 full-paid Subscriptions.

12. *Cake Basket.*—A graceful pattern, handsomely ornamented. Price $12. Sent for 9 subscriptions.

13. *Silver-plated Butter Dish.*—A rich, neat style, with handsome cover, and glass draining-plate, which does not scratch or wear, and resists all action of salt in the butter, to which all metal surfaces are especially liable. Keeps butter cool and hard, and is an ornament on the table. Price, $8.00. Sent for 7 Subscriptions.

14. *One Dozen Teaspoons.*—Gem pattern. Extra heavy plate. Price $6.00. Sent for 5 Subscriptions.

15. *One Dozen Table-spoons.*—Gem pattern. Extra heavy plate. Price $12.00. Sent for 10 Subscriptions.

16. *One Dozen Table Forks.*—Gem pattern. Extra heavy plate. Price $12. Sent for 10 Subscriptions.

17. *Child's Cup.*—Lined with gold. Price $3.00. Sent for 3 Subscriptions.

18. *Child's Set.*—Knife, Fork and Spoon; beautiful pattern, put up in fine morocco case, satin lining. A very beautiful present. Price $4.00. Sent for 4 Subscriptions.

19. *Silver-plated Napkin Rings.*—Solid band, engraved with delicate pattern of bird on a spray of leaves. Price $4.50 the half dozen. Sent for 5 Subscriptions.

POCKET PIECES.

20. *Gold Pen, with Pencil.*—Gold Plate Telescopic Case. Price $6.00. Sent for 6 Subscriptions. These gold pens are made by GEORGE F. HAWKES, a manufacturer well known to the trade. They are all warranted 16 karat fine gold, having great elasticity and durability. The cases are of latest styles and very carefully made of the best material.

Premium No. 10.—ICE PITCHER.

21. *Gold Pen, with Pencil.*—Gold Plate Telescopic Case; same as 20, only larger. Price $7.00; sent for 7 Subscriptions.

22. *Gold Pen.*—Coin Silver and Gold-lined Tip, Ebony Desk Holder. Price $10.00; sent for 6 Subscriptions.

23. *Gold Pen.*—Coin Silver and Gold-lined Slide Desk Holder, packed in leather case. Price $10.00; sent for 7 Subscriptions.

24. *Gold-Lined Paragon Pencil.* — Rubber Handle. Price $1.50; sent for 2 Subscriptions; larger size, Ivory Handle $3.00; sent for 3 Subscriptions. A capital pocket pencil, opening and closing by a simple pull or push; well made and durable. All these pens or pencils will be sent carefully *packed in a leather case*, postpaid by mail.

25. *Pocket Tool Holder.* — This is a great thing for the boys, or indeed for any one who can use it! Twenty small cast steel tools are closely packed in a neat maple handle, with lignum vitæ head; useful and handy at all times and seasons. Price $1.00; sent for 2 Subscriptions. Made (and *well*-made) by the Miller's Falls Manufacturing Co.

26 and 27. *Pocket Knives.*—These well-made and satisfactory little articles are what no man's or boy's pocket should be without! The Meriden Cutlery Company make as fine goods as can be found in America, and these particular patterns are great favorites. No. 21 has a strong, neat buckhorn handle, and three blades; price $1.50. Any boy can get this by sending *two* Subscriptions—Father's and Uncle John's, for instance. No. 22 is a $2 pearl-handled knife, with four blades; this for *three* Subscriptions.

28 *Multum-in-Parvo Knife.*—If ever a knife contained "much in little" it is this, for it has a large and a small blade, a screw driver, a saw, a strong hook, a nut-cracker, a brad-awl, a gimlet, a corkscrew, a pointer, a slim punch and tweezers. Any one who has all that in one knife-handle, and can't make or do pretty much everything that needs doing, isn't much of a "*contriver*." It costs $3.50; but may be had for nothing by sending *four* Subscriptions to the CHRISTIAN UNION.

Premium No. 19. NAPKIN RINGS.

29. *Excelsior Pocket Microscope.*—This delightful little instrument, which may be used in many ingenious and interesting ways, is a thoroughly well-made affair, furnished with *three lenses*, and put in a compact little pocket case. Every household, especially in the country, where there are so many objects for examination, ought to have one of these admirable little things. The amusement and endless delight to be had from a microscope cannot be overstated. But during the last quarter of a century the microscope has risen from the position of a mere toy to that of a most important instrument of scientific research, popular instruction, and practical utility in the arts. Upon our sense of sight, more than upon any of our other faculties, do we depend for a knowledge of the world around us; and whatever aids us in increasing the keenness of our vision, must, of course, be not only a source of pleasure, but an assistant of great practical utility. This the microscope does; it not only doubles and quadruples our power of seeing things, but it multiplies that power by ten, a hundred, or a thousand times, according to the character of the instrument that we employ. In the household it will serve as an endless source of instruction and amusement. Under it the point of the finest cambric needle looks like a crowbar; the eye of the fly is seen to consist of thousands of eyes; the dust on the butterfly's wing appears to be what it really is, scales laid on with all the regularity of shingles or slates on a house; indeed, there is scarcely any object in nature that, under it, will not disclose new beauties and fresh sources of knowledge. It has therefore come into general use in the arts, in the school-room, and in the household; and the inventor of the microscope of which an engraving is herewith given (showing the actual size of this convenient little instrument), has provided a really good and serviceable instrument, suited for the purposes we have mentioned, and at a price that shall place it within the reach of every one. It is made by the Vulcanite Optical Instrument Company, and with full set of three lenses sells for $2.75; but will be sent to any one who forwards to us *three* Subscriptions. This is an opportunity not to be lost. (See *Illustration*, next page.)

TIME KEEPERS.

The American Clock Company has made a reputation for trustworthy time-keepers and handsome styles of case. We offer from their very large and complete catalogue:

30. *French Bronze Parlor Clock.* Height, 14½ inches. A most elegant and graceful pattern, surmounted with flowered vase, the whole of most stylish and handsome appearance. (See engraving.) Eighteen days' run, with silver-toned bell, striking hours and half-hours; movement much superior to most imported clocks. Price, $21.00; sent for 24 Subscribers. (See *Illustration*, next page.)

Premium No. 12. CAKE BASKET.

31. *Parlor Clocks.*—No. 451. An 8 day clock with clear-toned bell-strike; 10½ inches high, with handsome and substantial iron frame case. Price $7.00; sent for 9 subscribers.

The American Watch Company, of Waltham, Mass., is famous all over the world for its most admirable time-keepers. The movements all have hardened and tempered hair springs and each one is warranted by special certificate; the faces have sunk second-dials; the cases are of coin silver or fine gold; and every improvement is put upon these watches to maintain their excellence. The American Watch Company has been years building up its now enormous business, the central fact of which is that, making watches by machinery, instead of by hand as the Swiss, French, and English watchmakers do, they are able to turn out, not here and there, but *always*, a good watch. The severest tests have proved the incontestable superiority of their accurate and trustworthy time-keepers. From their list we offer three.

32. *The "P. S. Bartlett" Movement,* 3 oz. Coin Silver Case, 4 holes jewelled, expansion balance. Price, $40.00; sent for 30 Subscribers. (See next page.)

33. *The "Waltham Watch Co." Movement,* same case, jewels and balance, with Stem Winding and Setting attachment. Price, $59,00; sent for 45 Subscribers.

34. *Lady's Gold Watch* (P. S. Bartlett movement), expansion balance, four holes jeweled, Coin Gold Case. Price, $90.00; for 60 subscribers. As *Stem Winder*, price, $100,00; for 66 Subscribers.

Premium No. 16. TABLE FORKS.

HOUSEHOLD ARTICLES.

There is no home but is capable of being made more comfortable by the introduction of some of the ingenious

inventions for saving time and labor which are so plentiful these days in every direction. We have selected a few of these, which should be in *every* house, and any family without them can easily obtain them upon our most reasonable terms—no money from your pocket,

Premium No. 33.—WALTHAM MOVEMENT.

only a little time to get your friends to subscribe to a paper which they will be glad to get.

For the industrious housekeeper the first necessity is the untiring seamstress of iron arms and steel fingers that save the weary hands of flesh and blood. Of these wonderful inventions, we offer two:

35. ***The "Light-Running Domestic" Sewing-Machine*** has a very wide-spread reputation, and is a most efficient and admirable household aid. We have selected the "Plain Style" (as represented in the engraving) Black Walnut, Oil finish, Price, $65.00; for 45 Subscribers—a *very* low offer. Also, Style No. 1, the same as Plain Style, with Walnut Half-Case Cover to the machinery, and two convenient Side Drawers, Price, $75.00; for 50 Subscribers. All Machines are furnished without extra charge, with Castors, a Hemmer and Feller, Quilting Guage, Braider, Thumb-Screw, Guage, a dozen assorted Needles, half a dozen Bobbins, Wrench, Screw-Driver, Oiler, Bottle of Oil, and Book of Instructions.

Premium No. 34.—LADY'S GOLD WATCH.

36. ***The Beckwith Portable Sewing-Machine*** is one of the gems of invention. Small, compact, simple, strong, beautifully finished, a good worker, and *very* cheap, it has been one of the notable successes among sewing-machines. It may be clamped on the edge of an ordinary table and worked by hand, or by an attached foot-treadle, as may be preferred. Its work is excellent and it is *easy to get*. Price, without treadle, $20.00; sent for only 12 Subscribers. Or, with double-thread and treadle attachment, $25.00; sent for 15 Subscribers.

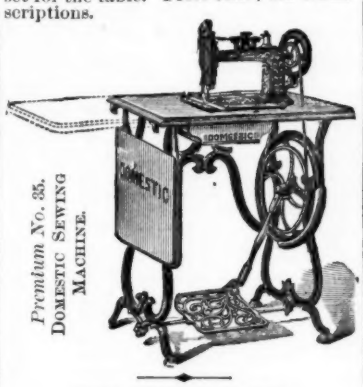
37. ***The Meriden Cutlery Company's*** Table Knives and Forks are of the very first quality and finish. Wherever they go they give absolute satisfaction, and both in style and in durability are unexcelled. Of these we offer, a Half Dozen Polished Rubber Handle Table Knives, with a Half Dozen Extra Heavily Silver Plated Folks. Price $8.25; for 6 Subscriptions.

38. Of the same company's make, a Half Dozen Heavily Silver Plated Table Knives with Solid Steel Handles, and a Half Dozen Extra Heavily Silver Plated Forks. Price $10.25; for 8 Subscriptions.

39. Of the same, a Polished Rubber Handle French Cook's Knife (10 inch Blade) and Steel Fork. Price $4.25; for 4 subscriptions.

Premium No. 36.—BECKWITH SEWING-MACHINE.

40. Of the same, a Superfine Ivory Handle Carver and Fork—a most elegant set for the table. Price $5.00; for 5 Subscriptions.



Premium No. 35. DOMESTIC SEWING MACHINE.

FOR THE GARDEN.

Among all the seedsmen of the country we have known longest and best Messrs. B. K. BLISS & SONS of this city, and without in the slightest degree disparaging others, we can give a most hearty endorsement to the Blisses from *personal knowledge*. They have for many years given especial attention to the putting up of select assortments of flower and garden seeds for those who live at a distance from the great markets, and their name is guarantees a liberal and and skillfully varied assortment in each package. Knowing that many will be glad, even in winter, to prepare for the plantings of spring, we have selected the following assortments of seed:

Premium No. 30.—FRENCH BRONZE PARLOR CLOCK.

41. ***Kitchen Garden Seeds.***—"*Collection No.* 6." This contains packets of Extra Early Dan O'Rourke, and Champion of England, *Peas;* Early Refugee *Beans;* Long Blood, and Blood Turnip, *Beets; Brussels Sprouts;* Long Orange, and Early Horn, *Carrots;* Half Early Paris *Cauliflower;* Early York, Early Winnigstadt, Premium Flat Dutch, and Red Dutch (for pickling) *Cabbages;* Seymour's White Solid *Celery;* Evergreen Sweet *Corn;* Fine Curled *Cress;* and Early White Spine *Cucumbers*. Price, $2.00; free by mail for 3 Subscribers.

42. ***Flower Seeds.***—"*Collection D.*" Contains 5 very choice varieties selected from PRIZE FLOWERS of English *Pansies;* German Carnation, and Picotte, *Pinks; Verbenas;* Truffaut's French *Asters;* and Double *Hollyhocks*. Price, $1.00; free by mail for 2 Subscribers.

43. ***Flower Seeds.***—"*Collection G.*" Contains 50 fine varieties of Annuals, Biennials and Perennials. Price, $2.50; free by mail for 4 Subscribers.

44. ***Moore's Floral Set.***—This is a set of small *Flower Garden Tools* for ladies and children, embracing Rake, Fork, Flower, Hoe and Spade. The tools are made of the finest iron and steel, with light, strong and well polished hardwood handles, neatly packed in a box; a capital set for light hands to do light work. Price, $1.00; sent for 2 Subscriptions.

FOR THE YOUNG FOLKS.

During the holiday season especially, many will be glad to know how they can, without spending money these hard times, find a way to secure interesting amusements and welcome presents for the children and youth. Under this caption you will find enough to keep the young folks busy and happy all winter long.

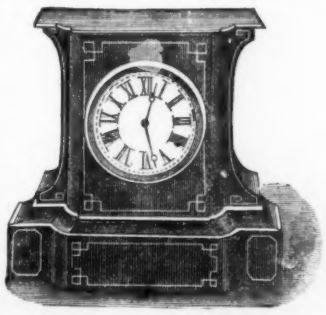
45. ***The Parlor Kaleidoscope*** is one of the most beautiful and fascinating things ever put upon a parlor table—not for its own outward beauty, though it is a shapely and well-finished instrument, but for the exquisite forms and combinations of color given in its interior. It will be an enjoyment for the entire family. Price, $3.50; for 4 Subscriptions. This instrument has a very large and well-deserved popularity.

46. ***Crandall's Acrobats.***—The most attractive, amusing, and wonderful toy possible. Children everywhere, who have seen the Acrobats, are delighted with them. Thousands of figures, in an endless variety of postures and groupings, can be made from the pieces in a single box. The pieces are variously colored, and have no end of fun in them. Price, $1,00; for 2 Subscriptions.

47. ***The New Soap Bubble Blower*** is just the toy that children want and may be trusted with. A little water and a small piece of soap, in a tight tin cylinder with a tube for blowing and a hole for the bubbles to come out—that's the whole of it. Clean; no dripping or spilling or wet clothes—a *model toy!* Price 50 cents; two will be sent for 2 Subscriptions; or a half-dozen of them for 4 Subscriptions.

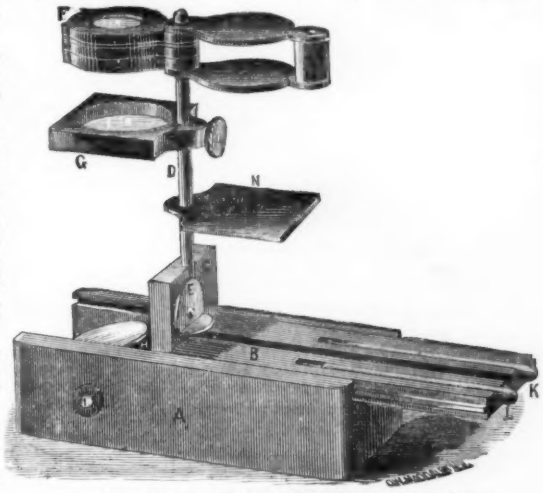
Premium No. 47. SOAP BUBBLE BLOWRE.

48. ***Crandall's Masquerade Blocks.***—These are put up in boxes; the blocks in each box will make, by various combinations of heads, bodies, and limbs, 300 *different pictures* in brilliant colors.



Premium No. 36.—PARLOR CLOCK.

They are not injured by washing nor hurt by use, and afford endless amusement. Price, $1.00; for 2 Subscriptions.



Premium No. 29.—POCKET MICROSCOPE (full size).

49. ***Crandall's Improved Building Blocks*** make a most admirable amusement for children. Churches, Boats, Dwellings, Barns, Mills, Fences, Furniture, etc., in variety without end, can be built with them, and the structures remain so firm as to be carried about. The Blocks are put up in neat boxes, accompanied by a large illustrated sheet giving various designs of buildings, etc. Price, $2.00; for 3 Subscriptions.

50. ***Game of Punch and Judy,*** published by the "Children's Jolly Game Company," of Buffalo, N. Y. One of the funniest and most comical of games. Price $1.00; for 2 Subscriptions.

BOOKS.

Under this head we do not give a full description of all the desirable books we have to offer. With the exception of one, too voluminous to be merely mentioned in a single line, our list of books will be found sufficiently set forth on the next page, in the "CONDENSED PREMIUM LIST." Most of them are well known, or their author's names are guarantee of good things. We take a few lines here, however, to describe the contents of:

51. ***Webster's Unabridged Dictionary.***—This great volume, easily chief among American books, with nearly 1,800 pages of close but clear matter, and 3,000 engravings, comprises not only the Dictionary of the English language, but also a History of the English language; a Treatise on Pronunciation; an Explanatory and Pronouncing Dictionary of the Noted Names of Fiction; Pronouncing Vocabularies of Scripture Proper Names, and of Greek and Latin Proper Names; an Etymological Vocabulary of Modern Geographical and Biographical Names; Quotations, Words, Phrases, etc., from Greek, Latin, and Modern Foreign Languages; and ever so much more besides. It is a remarkably cheap book at $12.00, its regular retail price. For 14 Subscriptions we will send this *Library* in itself, and a better or more useful or valuable premium will not be found in this very attractive list.

Premium No. 21.—GOLD PEN AND PENCIL—CLOSED. *Premium No.* 21.—GOLD PEN AND PENCIL—HALF OPEN. *Premium No.* 21.—GOLD PEN AND PENCIL—OPEN.

The Christian Union

FOR 1875.

NEW FEATURES.

WITH a continuance of the old favorites in all departments, the completion of Mrs. Stowe's "We and Our Neighbors," and its succession by a fresh serial from a distinguished author yet to be announced, the CHRISTIAN UNION will offer during 1875 a series of *Monthly Illustrated Numbers*. The first number of each month will contain some notable article—in Prose or Verse—of FICTION, MUSIC (Church or Household), LANDSCAPE GARDENING and TREE CULTURE, ARCHITECTURE (Ecclesiastical or Domestic), SCIENCE,—each month something new, prepared expressly for this paper by well-known and favorite popular authors, and all *Illustrated* with care, beauty, and appropriateness.

TO NEW SUBSCRIBERS,

The Paper will be sent FREE up to Jan. 1, 1875; they will also be presented with an Illustrated Supplement containing the back chapters of Mrs. HARRIET BEECHER STOWE'S charming serial, "*We and Our Neighbors*," which began *last May*, and will be concluded shortly within the new year. This is in itself almost a volume.

TO EACH SUBSCRIBER,

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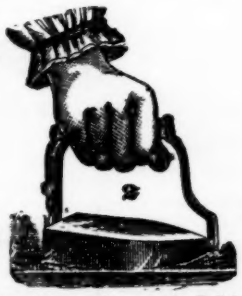

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Fig. 3 represents the Iron when used as a Band Iron.

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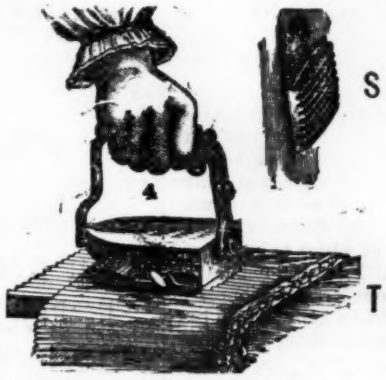

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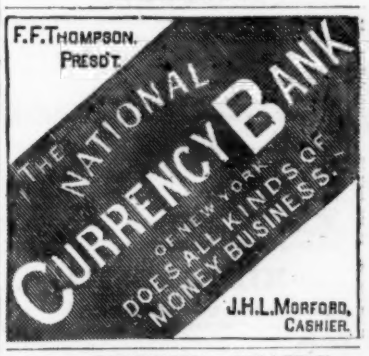

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It softens the hair when harsh and dry.
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27 Park Place, N. Y.

HOME
INSURANCE CO. OF NEW YORK,
Office, No. 135 Broadway.

FORTY-SECOND SEMI-ANNUAL STATEMENT,

Showing the Condition of the Company on the First Day of July, 1874.

CASH CAPITAL,	**$2,500,000 00**
Reserve for Re-insurance,	**1,919,971 53**
Reserve for Unpaid Losses and Dividends,	**243,238 83**
Net Surplus,	**549,171 04**
TOTAL ASSETS,	**$5,212,381 40**

SUMMARY OF ASSETS.

Cash in Bank,	$387,821 27
Bonds and Mortgages, Being the First Lien on Real Estate, worth $5,321,000,	1,989,330 41
United States Stocks, (market value),	2,092,125 00
State and City Bonds,	58,500 00
Bank Stocks,	134,753 00
Loans on Stocks, Payable on Demand, (market value of Securities, $432,285),	315,050 00
Interest Due on 1st of July, 1874,	60,273 10
Balance in Hand of Agents,	144,314 65
Bills Receivable,	16,091 50
Premiums Due and Uncollected on Policies Issued at this Office,	14,122 47
TOTAL,	**$5,212,381 40**

☞ *A Dividend of FIVE Per Cent. has been Declared, payable on and after the 17th day of July.*

CHAS. J. MARTIN, President.

J. H. WASHBURN, Secretary.

Provident Life and Trust Company of Philadelphia.

ASSETS.....OVER $3,000,000.

Similar to "Friends' Provident" of England. *Risk not confined to Friends.* Low rates of mortality. Prudent, straightforward and economical management. Strictly mutual.

Business Men Wanted as Agents.

THE MANHATTAN
Life Insurance Co.,
156 AND 158 BROADWAY,

Will Issue Policies on Sound Lives on all Approved Plans.

Accumulated Assets, Jan. 1st, 1874	$9,009,462 33
Reserve to meet all Liability	7,342,835 38
Surplus over Liability	$1,666,626 95

HENRY STOKES, President.
C. Y. WEMPLE, Vice-Prest.
S. N. STEBBINS, Actuary.

J. L. HALSEY, Secretary.
H. Y. WEMPLE, H. B. STOKES, } Asst. Secretaries.

TEMPLE & BEATTIE,
FIRE INSURANCE AGENTS,
163 Broadway, New York.

Citizens, Newark, Assets.....$400,000
Amazon, Ohio, Assets..... 900,000

NIAGARA
FIRE INSURANCE COMPANY,
201 BROADWAY, N. Y.

Cash Assets, Jan. 1, '74 - - $1,300,000

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BEVERIDGE & HARRIS, Chicago, Ill.

HANOVER
FIRE INSURANCE COMPANY,
120 BROADWAY, NEW YORK.

Cash Capital.....$400,000
Total Assets over.....$1,000 000

B. S. WALCOTT, President.
I. REMSEN LANE, Secretary.

WANTED.

The NEW YORK LIFE INSURANCE COMPANY, Nos. 346 and 348 Broadway, desires the services of a few first-class BUSINESS MEN to act as SOLICITORS in the Metropolitan District. Those who heretofore have not been engaged in the business of life assurance are preferred.

North British and Mercantile
INSURANCE COMPANY,
OF LONDON AND EDINBURGH, G. B.

UNITED STATES BRANCH OFFICE, 54 WILLIAM STREET, cor. PINE STREET, NEW YORK.

Paid-up and subscribed capital	$10,000,000
Gross fire surplus and reserve	3,700,000
Net life assets and annuities	13,300,000
	$27,000,000 00
Gross assets held by Board of Management in New York	$1,600,000 00
The Co.'s actual losses by Chicago Conflagration in 1871 were	1,743,747 81
The Co.'s actual losses by Boston Conflagration in 1872 were	508,680 46

Yet the Company paid these losses at sight, without borrowing or selling a single dollar of permanent investments; continued regular dividends to their stockholders, and at the end of 1873 had entirely made up (not, however, in this country) the losses of these two conflagrations and all others, commencing 1874 with a surplus of $100,000 larger than ever before.

Fire and Life Assets entirely distinct—the one not liable for the other. All fair losses promptly adjusted and paid in money current.

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ESTABLISHED 1840. CHARTER PERPETUAL.

LYCOMING
FIRE INSURANCE CO.,
OF MUNCY, PA.

STATEMENT, *January 1st*, 1874.

Gross Assets	**$5,766,154 56**
Total losses paid since organization	$4,937,137 54
Cash assets	463,366 22

J. W. CHAMBERLIN & CO., Managers,
150 BROADWAY, NEW YORK CITY.

Buy BOYNTON'S Celebrated

"GAS-TIGHT" BRICK-SET FURNACE.
"SALAMANDER" Portable FURNACE.
"NEW-BALTIMORE" Fire-Place Heater.
"OUR FAVORITE" Elevated-Oven Range.
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Western Agents, Chicago, Ill.

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Unlike those preparations made from animal or vinous matter, which are liable to stimulate the brain and irritate the digestive organs, it embraces in its elementary composition—

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FIVE YEARS IN THE TERRITORIES.

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The first edition was exhausted by advance orders from our agents.

The success of this book was ensured the first week of its publication, and before the flattering notices of the press appeared, which have greatly increased the demand.

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By C. EDWARDS LESTER. This work will be completed in 12 monthly parts of 64 pages each, July 4th, 1875. It will be the Life of the Republic, illustrated in its four great periods—Colonization, Consolidation, Development, Achievement. Price, 50 cents each part.

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Church and other Tower Bells. P. O. address, either Troy or West Troy, N. Y.
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HOMES, CHURCHES, SCHOOLS, INSTITUTIONS, FACTORIES, Etc.

GAS LIGHT

adapted to popular needs. Safer than candles; Brighter than coal gas; cheaper than Kerosene. Perfected by the

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J. B. WILSON, Prest.
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PRICE OF PASSAGE IN GOLD (including wine)
FIRST CABIN...$125 | SECOND....$75 | THIRD.....$35
Excursion Tickets at reduced rates.

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CUNARD LINE.—ESTABLISHED 1840.

NOTICE.

With the view of diminishing the chances of collision the Steamers of this Line will take a specified course for all seasons of the year.

On the outward passage from Queenstown to New York or Boston, crossing meridian of 50 deg. at 43 deg. lat., or nothing to the north of 43 deg.

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THE BRITISH AND NORTH AMERICAN ROYAL MAIL STEAMSHIPS,

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C. G. FRANCKLYN, Agent,
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PACIFIC MAIL STEAMSHIP LINE.

To California, Japan, and China, *via* Panama.

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Steamers leave Pier 42, North River, New York, as follows:
ACAPULCO, Com. A. G. Gray, Aug. 1, at 12 noon.
COLON, Capt. J. M. Dow, Aug. 15, at 12 noon.
And every alternate Saturday, connecting with all steamers for Central America and South Pacific ports. Extra steamers for freight and way passengers will be despatched on intervening Saturdays as necessity may require. Steamers leave San Francisco for Japan and China as follows:
COLORADO.....Aug. 8.
ALASKA.....July 25.
And every alternate Saturday. For freight or passage, or further information, apply at Company's Office, on wharf, foot of Canal St., New York.
H. J. BULLAY,
Superintendent.
RUFUS HATCH,
Managing Director.
G. H. DAYTON,
Freight Agent.

JULY 1874.

STATEMENT

OF THE OLD AND RELIABLE

TRAVELERS.

21ST SEMI-ANNUAL STATEMENT OF THE TRAVELERS INSURANCE CO.

HARTFORD, Conn., *July* 1, 1874.

ASSETS.

Real estate owned by the company	$76,212 34
Cash in bank and hands of agents	173,049 60
Loans on first mortgages real estate	1,302,781 50
Deferred premiums	62,959 79
Accrued interest	47,838 16
Bills receivable	46,309 87
United States government bonds	565,420 00
State and municipal bonds	121,850 00
Railroad stocks and bonds	162,400 00
Bank and insurance stocks	488,355 00
Total Assets	**$2,937,176 26**

LIABILITIES.

Claims unadjusted and not due	$182,412 77
Reserve, N. Y. Standard, life departm't	1,610,282 00
Reserve for re-insurance, acc. departm't	176,058 81
	$1,968,753 58
Surplus as regards policy-holders	**$968,422 68**

GENERAL ACCIDENT POLICIES, by the year or month, written by Agents, without delay.

LIFE AND ENDOWMENT INSURANCE, of all forms. Ample security, definite contract, low premiums.

JAS. G. BATTERSON, President.
RODNEY DENNIS, Secretary.
JOHN E. MORRIS, Ass't Secretary.

From American Institute, 1873.
We recommend it to all as *the best in use.*

The **ASBESTOS ROOFING** is adapted for steep or flat roofs in all climates, and can be easily applied.
ASBESTOS ROOF COATING for restoring old roofs.
ASBESTOS PAINT, for roofs and all outside work.
ASBESTOS CEMENT, for repairing leaks on roofs.
FIRE PROOF COATING, ASBESTOS BOILER FELTING, ASBESTOS BOARD, SHEATHING FELTS, etc.
These materials are prepared ready for use, and are put up for shipment to all parts of the world. Send for descriptive Pamphlets, Price Lists, etc., etc. *Liberal inducements to General Merchants and Dealers.*

H. W. JOHNS, 87 Maiden Lane, N. Y.,
Patentee and Sole Manufacturer.
ESTABLISHED 1858.

Watch Buyers, Attention!

The undersigned respectfully directs the attention of parties contemplating the purchase of Watches, to the superiority of the Nickel Movement Watches, made by the Messrs. BOREL & COURVOISIER of Neuchatel, Switzerl'd, Gents' and Ladies' sizes, in Stem and Key Winders.

These Watches have Equilibrium Escapem'ts, Chronometer Balances, Ruby Pallets, Tempered and Hardened Breguet Hair Springs, Full Ruby Jewelled, and combine all modern improvements in watch-making.

These watches were awarded the Grand Prize at the Paris Exposition in 1867, for best performance and greatest accuracy in adjustment; and as a further guarantee that they are equal to the best, we annex names of some of the most respectable dealers in the trade, who have tested them for years, and will vouch for the accuracy of our statements:

Benedict Bros., New Y'k.	W. F. Weeks, Bangor, Me.
E. Marks, Troy, N. Y.	H. W. Strang, Elmira, N. Y.
J. A. Smith, Sar. Sp's, N. Y.	Hoskins & Isbell, Owego, N. Y.
E. B. Booth & Son, Rochester, N. Y.	Hyde & Bettys, Auburn, N. Y.
H. Hotchkiss, Buffalo, N. Y.	J. A. Clark, Batavia, N. Y.
B. K. Chase & Co., Rutland, Vt.	H. Cowell & Co., Clev'd, O.
J. H. Grant, Troy, Pa.	O. H. Ford, New Haven, Ct.
G. W. Luce, Xenia, Ohio.	Nicholls & Isentball, Toledo, O.
A. Lowell, Portland, Me.	Geo. Embry, Morrow, O.
J. M. Bonnet, Zanesville, Ohio.	G. Hills, Canandaigua, N. Y.
A. L. Burbank, Worcester, Mass.	Le Grys & Worth, Cambridge, N. Y.
W. S. Taylor, Utica, N. Y.	D. H. Buell & Co., Hartford, Ct.
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Cash paid on policies that became claims in 1873	$26,300,000	
Cash paid in dividends to policy-holders in 1873	19,406,000	
		45,720,000
Number of policies now in force in the United States, about 850,000.		

It may be said that the growth of this business indicates the increase of domestic comfort and national prosperity; and a business of such magnitude, and of such an honorable character, should command encouragement from all classes of men on account of its probabilities and possibilities in the future of the country. There is room for an immense increase of life insurance; for although the business is already great, although it distributed, last year, more than forty-five million dollars to the policy-holders and their heirs—only a small fraction of insurable persons now hold policies. The business has been somewhat checked by the stagnant condition of all commercial affairs. But on the return of general prosperity the tide will rise again, men will seek for the protection of life insurance, and the experience of the past will suggest to our companies greater caution in the future. Our most successful companies, such as the Equitable Life Assurance Society, and others which stand in the front rank, have permanently established themselves by a skill in financial management, by an essential knowledge of the business, by a great care in the selection of risks, and by an honorable dealing with policy-holders.

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Financial.

From Monday, July 13, to Saturday, July 18.

Wall Street has been disturbed this week by no exciting rumors and the quotation lists have for the most part shown small fluctuations from day to day, although on any given day there was enough competition to prevent dullness. The gossip of the street is still more or less influenced by rumors concerning the bids for the Treasury loan, which will not be announced until too late for publication this week. It is said that the German syndicate will bid for 50 millions of the new loan provided the Secretary will give three months' option on the remainder. Probably the Treasury will accept the bid, but ignore the proviso. The shipments of legal tenders in exchange for the national bank notes received for redemption average about $300,000 per day. The amount will be materially increased when the facilities of the office both with regard to working force and room will allow it.

Government Bonds.—The market has been stronger, with an advance in nearly all denominations except the new fives.

The highest quotations for the week were as follows:

	July 13.	July 14.	July 15.	July 16.	July 17.	July 18.
5s new c'p....'81,	112½	112¾	112¾	112¾	112⅝	112⅝
6s reg..... '81,	115⅝	115⅝	115⅝	115⅝	116	116¼
do. c'p..... '81,	117⅛	117⅛	117⅛	117⅛	117⅜	117⅜
6s 5-20 c'p.... '62,	112½	112⅝	112⅝	112½	112⅝	112⅝
6s 5-20 c'p.... '64,	115	115⅝	115½	115½	115⅝	115⅝
6s 5-20 c'p..... '65,	116½	116½	116⅝	116¼	117¼	117
6s 5-20 c'p. n.. '65,	116	116¼	116¼	116¼	116½	116½
6s 5-20 c'p.... '67,	117	117	117⅛	117	117½	117½
6s 5-20 c'p.... '68,	116¾	116⅝	117	117⅛	117½	117¼
5s 10-40 reg.....	112½	112⅝	....	112	112¼	....
5s 10-40 c'p.....	112½	112⅝	112⅝	112¼	111¼	112¼
6s currency	116½	116½	116⅝	116⅝	117¼	117

CLOSING LONDON PRICES.

	July 3.	July 10.	July 17.
U.S. 6s, 5-20's, 1865	108¼	108⅜	108¾
U.S. 6s, 5-20's, 1867	108½	108⅝	109¼
U.S. 5s, 10-40's	105¼	104⅝	105¼
New 5s	104⅝	104⅝	103⅝

Gold has been steady and as a rule very dull throughout the week.

The highest quotations of gold for the week, and the corresponding values of legal tenders, were as follows:

	July 13.	July 14.	July 15.	July 16.	July 17.	July 18.
Gold	109¼	109¼	109¼	109¼	110	110¼
Legal tenders	91.00	91.00	91.00	91.00	90.90	90.70

Stocks, etc.—The news from Chicago gave a temporarily downward turn to the market, which was followed by a recovery as soon as the extent of the damage was ascertained. There has been during the week an important meeting of Erie directors, and a new election has taken place, resulting in the choice of new directors, representing English stockholders. The new Board contains the Presidents of the Central New Jersey and Pennsylvania companies, and the Vice-President of the Baltimore and Ohio Railway.

The following table shows the highest quotations for the week:

	July 13.	July 14.	July 15.	July 16.	July 17.	July 18.
N.Y.C.&H.R....	99½	99½	99	99	99¼	100¼
Harlem	....	124	....	....	124½	125
Erie.....	32	33¼	32¼	33¼	33⅛	33
Lake Shore.....	73⅛	73⅛	72⅛	72⅝	73¼	73⅛
Wabash..... ...	35	35	34⅝	34⅝	35⅝	35⅝
Northwestern..	....	37½	36½	37	38	39
do pref....	54¾	....	..	..	55¼	56
Rock Island....	97¾	97½	96½	97¼	98¼	99
St. Paul.....	34½	34⅝	33⅝	34⅝	34¾	35¼
do pref.....	....	52⅝	52	....	53¼	54½
Ohio & Miss....	24¼	....	24	....	25⅝	25⅝
Central of N. J.	....	105½	....	105½	105¾	106
Del., L. & W....	105½	106½	....	106½	107	107¼
Han & St. Jos..	....	25¼	....	....	....	25¼
Union Pacific..	26⅝	26⅝	25¾	25½	26⅝	26¾
Panama.....	....	....	....	111⅝	109½	110½
Western UnTel	72½	72 ¼	71¼	71⅜	72⅝	72⅝
Quicksilver.....	....	....	....	....	....	....
do pref.....	....	....	....	....	....	....
Pacific Mail.....	43½	43¾	43⅝	45⅝	44⅝	45
Adams Express	....	108	106½	....	....	108
American Ex...	60¾	....	60	....	60¾	....
U. S. Ex.....	....	....	....	70	....	....
Wells, Fargo Ex	....	73	....	....	....	....

Foreign Exchange.—Nominal quotations at the close of the week were:

	60 days.	3 days.
London prime bankers	4.87¼ @	4.90 @

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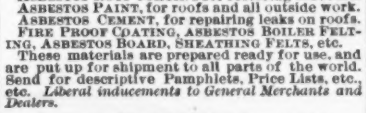

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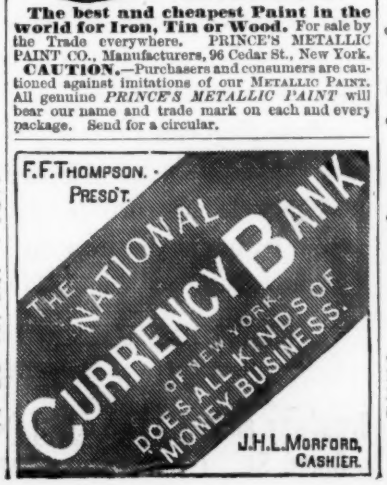

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Financial.

From Monday, July 20, to Saturday, July 25.

Wall Street.—Chief among the topics of interest was the opening of bids for the remaining $179,000,000 of the 5 per cent. Government loan. This was concluded on Saturday at Long Branch, where the President and Secretary were in consultation. There is no official announcement of the result as we go to press, but it is understood that bids for something like 10 millions have been accepted, while others amounting in the aggregate to 20 millions have been rejected in consequence of demands for commissions, etc. Moreover, bids for $15,000,000 by the Seligmans and $40,000,000 by Belmont and the First National Bank, making in all $55,000,000, mainly for foreign account, are held in abeyance pending negotiations which are going on by cable with a view to the acceptance of the $55,000,000. Should the Syndicate and the Treasury so harmonize that this bid may be accepted, then the whole amount taken will be something over $65,000,000.

Government Bonds.—Dealers have for the most part so given their attention to the new loan that business in the old denominations has been comparatively slow. The market strengthened a a little, however, toward the close of the week.

The highest quotations for the week were as follows:

	July 20.	July 21.	July 22.	July 23.	July 24.	July 25.
5s new c'p....'81,	113	112⅝	112⅝	112⅝	113	113¼
6s reg.....'81,	116	116⅛	116⅛	116⅛	116⅜	116⅜
do. c'p.....'81,	118	118	118	118½	118½	119⅛
6s 5-20 c'p.....'62,	112¾	113⅜	113	112⅞	113	113½
6s 5-20 c'p....'64,	115⅛	115⅜	115⅛	115⅜	115⅝	116
6s 5-20 c'p.....'65,	117	117	117	116⅞	116⅞	117¼
6s 5-20 c'p. n..'65,	116⅝	116⅝	116½	116⅜	116⅜	116⅝
6s 5-20 c'p....'67,	117⅜	117½	117⅜	117½	117⅜	117⅜
6s 5-20 c'p....'68,	117¼	117⅜	118	117½	117⅝	119
5s 10-40 reg.....	112½	112¼	112⅜	112¼	112⅜	113
5s 10-40 c'p.....	112⅝	113	113	113	113	113½
6s currency.....	117	117¼	117¼	117⅜	117⅜	118

Gold has been utterly without animation throughout the week.

The highest quotations of gold for the week, and the corresponding values of legal tenders, were as follows:

	July 20.	July 21.	July 22.	July 23.	July 24.	July 25.
Gold.....	110¼	110¼	110¼	110	109¾	110¼
Legal tenders...	90.70	90.70	91 80	90.90	91.00	90.70

Stocks.—The market has been in the main steady, with numerous points of special interest. The Lake Shore dividend has been passed, and this naturally had a depressing effect on that stock. The Attorney-General of this State has consented to bring suit against the Erie Railway Company to dissolve the corporation for violations of its charter (1) in purchasing certain coal lands with a view of mining coal; (2) in purchasing the capital stock of the New York, Buffalo and Erie Railroad Company; (3) in leasing the Atlantic and Great Western Railway, and (4) in the declaration of dividends. There is some current suspicion that this suit is largely in the interest of speculators.

The following table shows the highest quotations for the week:

	July 20.	July 21.	July 22.	July 23.	July 24.	July 25.
N.Y.C.&H.R....	100¼	99¾	99¾	99¾	99¼	99¾
Harlem.....	125½	125	125½	125	125	125
Erie.....	32¾	32	31¾	32⅜	31⅞	32¼
Lake Shore.....	73⅜	73¼	73⅝	72½	72	71⅞
Wabash.....	35⅛	35¼	35¼	35⅜	35¼	35¼
Northwestern..	38⅞	37½	37½	38⅛	37⅞	37⅞
do pref....	56¼	55¾	55	55¾	55¼	55
Rock Island....	98¾	98¼	98¼	98⅞	98⅞	98
St. Paul.....	37⅞	35⅝	35⅛	35⅝	35	35¼
do pref.....	54¾	54	54½	54	54	54
Ohio & Miss....	25⅛	28	25	25¼	25⅛	25⅜
Central of N. J.	106¾	106	106	105¾	105½	105½
Del., L. & W....	108	107¼	107¼	107½	107¼	107¼
Han & St. Jos..	26¼	25⅝	25½	27	26¼	25¼
Union Pacific..	26¾	26⅜	26½	26¾	26⅜	26⅜
Panama.....	111¼	110½	110	110	....	110
Western UnTel	72⅞	71⅞	71⅞	72⅞	72⅜	72¼
Quicksilver,....	30	29	..	29	....	....
do pref....	32	29¾	32	32	....	....
Pacific Mail.....	45	44⅜	44¼	44⅝	44⅜	45⅜
Adams Express	108	108	108⅜	108	108¼	108
American Ex...	60¾	61	60¾	60¾	60⅛	....
U. S. Ex.....	70½	70	67¼	67	67½	....
Wells,Fargo Ex	75	75	74	75	74	....

Foreign Exchange.—Nominal quotations at the close of the week were:

	60 days.	3 days.
London prime bankers..	4.87½ @ 4.88	4.90 @ 4.90½

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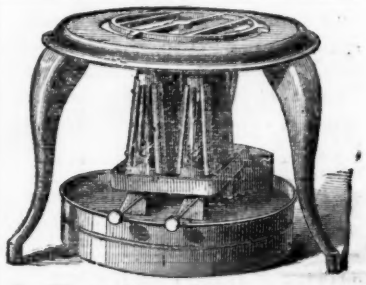

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R. M. BOWNE, Esq., Glen Cove, L. I., says: The Averill Chemical Paint I used two years ago; it is as nice to-day as when first applied. The green which was used on my greenhouse is magnificent.

Ex-Governor SHORTER, Eufala, Ala., writes: A. C. P. Co.—Gentlemen: I am highly pleased with all the Paints I got from you. Several parties here, seeing my house, have applied for your address. I shall cheerfully recommend your Paints to all our citizens.

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GENTS: I painted my house, 194 Walnut Avenue, Boston Highlands, outside and inside with Averill Chemical Paint. Thus far it pleases me very much indeed; and, compared with other houses painted at the same time with lead, is very noticeable for its freshness and polish. I can only say that I should use it were I to build again, and have no hesitation in advising my friends to use it. Yours very truly, H. E. SIMMONDS,
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SAMUEL L. CONDE, Esq., Attorney-at-Law, Ganastota, N. Y., writes: I cannot praise your Paint too highly. That put on my house two years ago looks as glossy and bright as when first applied. Two houses on the lots adjoining mine were newly painted last fall with the best White Lead (by professional painters who have heretofore cried down your Paint as a humbug); but now, after only one winter's exposure, they find to their chagrin that the Lead Paint which they put on has faded and is rapidly chalking off. Facts like these are convincing people of the decided superiority of the Averill Paint over all others.

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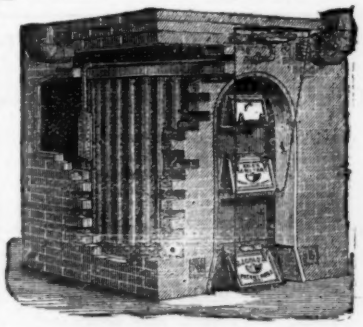

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There is no doubt that the best way for all persons who desire a life insurance is to deal only with trustworthy companies who employ trustworthy men. Persons holding policies in good companies, where they have already acquired valuable rights, are sometimes made discontented for the purpose of beguiling them to surrender what they hold, and invest in some new organization that is just coming up. Caution may be of some value here, and it will be wise in all who hold policies in large, well-established companies to turn a deaf ear to the seduction. They hold a valuable treasure, worthy of their most untiring efforts to support.

There are thousands of young men, and older business men, uninsured, who might wisely invest in a life policy, to provide for their families and dependents against contingencies liable to occur. The experience of the past year has shown the insufficency of present wealth as a barrier against future penury. But all the well-established life insurance companies have been as unmoved as the granite hills, paying out millions of dollars per month on their policy claims. They offer an insurance adapted to the wants of all classes; and for those who do not desire to take a whole life policy, a term policy or a Tontine policy, on the plan practiced by the Equitable Life Assurance Society, is offered. This form of policy, which is now commending itself to general favor, is a valuable possession, to tide over the uncertain results of business enterprises, or to cover the period in which the family is dependent upon its natural supporter. It is one of the best ways of providing for the future.

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Financial.

From Monday, July 25, to Saturday, Aug. 3.

Wall Street.—The subject of absorbing interest has been the new Government Loan. The outline of the whole transaction as now known is substantially as follows: that direct bids for about $20,000,000 were received from applicants within the United States, of which $10,000,000 were accepted and the balance rejected, because they were made at par in gold less a commission, or were otherwise objectionable. The syndicate arrangement as finally agreed upon with Messrs. A. Belmont & Co., and J. & W. Seligman & Co., together with the foreign houses which they represent, and to the First National Bank of this city, gives to them $45,000,000 of the new bonds direct, at par in gold less ¼ cent commission, and also the option to take the whole balance of $124,000,000 at the same price, before the 1st of February, 1875.

Government Bonds.—The market has materially been unsettled by the transactions pertaining to the new loan. When it was ascertained that the syndicate bid was accepted, and it was supposed that $55,000,000 of Five-Twenties of 1862 would be called in, immediately the latter bonds declined sharply, carrying down some of the next issues in sympathy.

The highest quotations for the week were as follows:

	July 27.	July 28.	July 29.	July 30.	July 31.	Aug. 1.
5s, funded... '81,	113½	113½	113⅜	113¼	113¼	112
6s.....'81,	118⅜	118⅛	118⅛	118⅜	118½	111⅜
6s 5-20s.....'62,	113¼	113⅛	113¼	111½	111	115⅛
6s 5-20s.....'64,	115⅜	115⅜	115⅛	116	115⅜	117
6s 5-20s.....65,	116⅛	116⅛	117	117	116⅜	116¼
6s 5-20s.new..'65,	116⅜	116	116¼	116⅛	116⅛	117⅜
6s 5-20s.....'67,	117⅛	117½	117⅝	117⅜	117⅜	....
6s 5-20s.....'68,	118¼	117⅜	118	118	118¼	118
5s 10-40s.....	112⅜	112⅜	112⅜	112⅜	112⅜	112
4s currency	117½	117½	117½	117½	117⅜	117⅜

The highest quotations of gold for the week are as follows:

	July 25.	July 27.	July 28.	July 29.	July 30.	July 31.	Aug. 1.
Gold	110	109⅝	109½	109½	109⅝	109⅝	109⅝

Stocks.—The stock market has shown about the smallest volume of business of any week of the season. Saturday and Monday at this time of year are sometimes almost blank days, with hardly enough business to establish prices. Notwithstanding the dullness, however, prices have been upon the whole rather strong, and the general list shows an improvement as compared with the previous week.

The following table shows the highest quotations for the week:

	July 27.	July 28.	July 29.	July 30.	July 31.	Aug. 1.
N.Y.C.&H.R....	99⅝	99⅝	100⅛	100⅝	100¼	100
Harlem.....	126	126	125½	124	124½	124½
Erie.....	32¼	32	32⅜	32⅛	32⅜	32½
Lake Shore.....	72¾	72½	73⅛	73½	73	72⅞
Wabash.....	35¼	35⅝	36½	37⅛	36⅜	36⅜
Northwestern..	38	38⅜	39	39¼	38⅜	38⅜
do pref....	55¼	....	55½	57⅛	57	56⅛
Rock Island....	98⅜	98½	99⅛	99⅞	99¼	99½
St. Paul.....	35⅜	35⅜	36⅛	36⅜	35⅞	35⅛
do pref.....	54½	54½	54⅞	55¼	55	54⅜
Ohio & Miss....	25⅛	....	25⅜	25⅜	25⅜	25¼
Central of N. J.	106	106	105⅜	106	106	106
Del., L. & W....	107½	107⅜	107½	107½	107½	107⅜
Han & St. Jos..	....	27	27	27	....	26
Union Pacific..	26⅛	27¼	27⅛	28⅜	28⅜	28⅜
Panama.....	111	111½	111⅞	112	112	111⅞
Western UnTel	72⅝	72⅞	73⅝	73⅞	73⅞	74
Pacific Mail.....	44⅛	44⅛	44⅛	44⅛	44⅛	44⅛

Foreign Exchange.—Nominal quotations at the close of the week were:

	60 days.	3 days.
London prime bankers..	4.87½ @ 4.88	4.90 @ 4.90½

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References: W. F. COOLBAUGH, Chicago. DREXEL & Co., Phil. & N. Y.

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For many years past manufacturer for the wholesale Furniture Trade, have opened in their new buildings several large and spacious warerooms where they intend keeping a complete and well-selected stock of RICH AND PLAIN
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A Quarterly Magazine. TERMS—One Dollar a Year. Subscribers entitled to a dollar's worth of seeds or bulbs. **BEACH, SON & CO.,** 76 Fulton St., Brooklyn, N. Y. Send 10 cts. for sample.

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And Other Places on the
Old Colony Road,
FOR SALE BY
GEO. H. CHAPIN,
BOSTON.

Only Two Hundred Dollars!
Sixty miles from Boston, on the Old Colony Railroad, right in the village and near the depot, telegraph office, &c., a 1½-story house of seven rooms, which needs some repairs, but is quite comfortable; on the main street and within 100 feet of the beach and good bathing; 4000 feet of land. Price only $200 cash. Perfect title. (This hardly seems possible, but one of our men has just examined the estate, and it proves to be all that the owner describes.) GEO. H. CHAPIN, Boston.

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Within three minutes' walk of the depot, near churches, schools, &c., a 1½-story house of seven rooms, painted, but needs some repairs; has a good cellar. Pleasantly located on the main street; on high land, commanding a fine sea view; within a hundred yards of the water. Price only $400 cash. Located sixty miles from Boston, on the Old Colony R. R. Apply to GEO. H. CHAPIN, Boston.

Only Six Hundred Dollars!
One of the best places possible for breeding poultry; a 2-story house of 6 finished rooms, with a small barn with 2 stalls; 15 acres of land; some choice fruit; a snug place for the hot months, or for a permanent home for a man of small means. Price only $600, $300 cash. We have a fine lot of low-priced estates, with full descriptions of each on file at our Boston office.
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Only Eleven Hundred Dollars!
A 2-story house, 7 rooms, painted, papered and blinded. Stable 30x26 with cellar; needs shingling; good lot of land, containing 75 to 100 apple trees in bearing, with small fruit in variety. Cuts three tons of hay. High, healthy location, commanding a fine sea view. Price only $1100, on very easy terms of payment. Apply to
GEO. H. CHAPIN, Boston.

Only Fifteen Hundred Dollars!
½ mile from various churches, schools, &c., 1 mile from the Osterville hotel, an excellent house, 20x24, with L, 20x12, newly painted, papered and blinded. Hennery and wood-shed, all in good repair; 20 acres of level land; 22 pear and apple trees. Finely located, on high land, overlooking three fine lakes, well stocked with fish. The owner in company with two neighbors owns the right to fish in one of them, which is stocked with black bass, and the said right goes with the place. Price $1500, $600 cash, balance in light annual payments. Apply to GEO. H. CHAPIN, Boston.

Stop a moment and breathe, and then look at this cheap and very desirable

Sea Shore Farm of 120 Acres for Two Thousand Dollars,
Only half a mile from the village, church, &c.; 28 acres in woodland; the balance is well divided, free from stones, good land for small fruit and vegetables; keeps 8 cows, horse, and 50 sheep through the year; 75 apple trees, also pears, peaches, grapes, gooseberries, currants, raspberries and blackberries; within 200 yards of good boating and fishing; large 2-story house of 11 rooms and L, besides large attic and wash-room; barn of good size, needing a few repairs; well located. The owner's failing health compels a sale, and a bargain is offered. Apply to GEO. H. CHAPIN, Boston.

"APPLE GROVE SCHOOL" ESTATE.
A Fine Farm and Boarding School,
Fine large 2-story house of 16 rooms, with L, painted and blinded; horse-stable, 30x25; cow-barn, 14x11, with cellar; wood-house, carriage-house, store-house with cellar—all in good repair; 50 acres of excellent land, free from stones; cuts seven tons of English hay; pasture for 8 cows, winters 3 or 4; beautifully located on high land; shade trees in front of the buildings, which set back from the street, approached by a fine avenue; about ten minutes' walk from the beach. This property, originally known as the "Apple Grove School," is very desirable for a boarding-school, or for a summer boarding-house; owned by a widow lady who has no use for it. Price $3800, on easy terms. Apply to GEO. H. CHAPIN, Boston.

Pleasant and Attractive Residence near a Good Bathing Beach,
Right in the village, ¼ mile from depot, a 2-story house of 11 rooms, painted, papered and blinded, piazza the whole length of the house; built within four years and in good condition. Hennery and shed near; gas pipes laid within a hundred feet of the house. The building cost the owner $7000; the piazza is covered with climbing vines. The grounds, although not extensive, are beautifully laid out; containing a choice lot of apples, pears, grapes and berries. Price $4000, half cash. Apply to
GEO. H. CHAPIN, Boston.

Fruit Farm, Highly Productive, a Short Distance from the Sea Shore.
A good farm of 75 acres, with a wood lot that will cut 600 cords; level and early land; cuts 10 tons of hay; keeps 4 cows and horse; the orchard contains 500 fruit trees in variety, with the finest lot of peaches that we have ever seen in New England; hard and soft water at the house and barn; 2-story house with 2 porches and L adjoining; barn 35x25, with cellar, shed, &c., all in comfortable repair. Price $3500, on satisfactory terms of payment. Apply to GEO. H. CHAPIN, Boston.

Just read this endorsement of the Town authorities:

EASTHAM, February 3, 1873.

This certifies that the land surveyed, and offered by the Eastham Land Company, is well located, commanding magnificent sea views, is high and dry, and unsurpassed for building sites: convenient to depot, church and school, and good bathing, boating and fishing.

The Eastham Land Company has our hearty good will and co-operation, and we trust their efforts will bring many new comers to our town who will receive a cordial welcome.

JARA HIGGINS, N. B. KNOWLES, ISAIAH H. HORTON, JR., } Selectmen of Eastham.
JOSHUA PAINE, Town Clerk.

Of all our seaboard towns in Barnstable County, Eastham presents the strongest inducements, not only to summer tourists, but also to such as are seeking for a permanent settlement on the coast. Land is cheap, the breezes are healthful, the ocean views magnificent, and the beaches are not surpassed even by those of Newport. Sea-fowl are plentiful, shell-fish are free for the taking, and the town is beautified by no less than eight fresh water ponds, which are well stored with red perch, bass and pickerel.

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COUNTRY REAL ESTATE,
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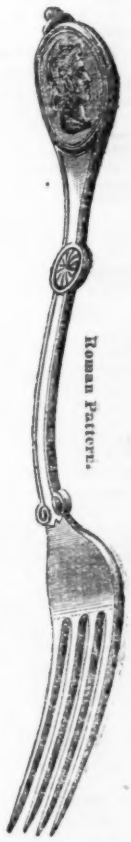
Manufacturers of Fine

SILVER PLATED TABLE WARE,



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Superior Bells of Copper and Tin, mounted with the best Rotary Hangings, for *Churches, Schools, Farms, Factories, Court Houses, Fire Alarms, Tower Clocks, Chimes, etc.* Fully Warranted.
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Church and other Tower Bells. P. O. address, either Troy or West Troy, N. Y.
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Once Lost, it cannot be Restored.
THE DIAMOND SPECTACLES
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Patentees and Sole Manufacturers,
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They are manufactured of the Finest Steel, by the most Skillful Workmen in the World, and are Warranted to give entire Satisfaction. Samples and Prices furnished on application. The attention of Teachers of Penmanship and the Writing Public is called to these PENS of GENUINE AMERICAN MANUFACTURE.

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WHITE LEAD CO.
[Incorporated 1825].
CORRODERS AND MANUFACTURERS OF
PERFECTLY PURE
WHITE LEAD, RED LEAD,
EXTRA FINE LITHARGE,
Expressly for Use of India Rubber Manufacturers.
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The best and cheapest Paint in the world for Iron, Tin or Wood. For sale by the Trade everywhere. PRINCE'S METALLIC PAINT CO., Manufacturers, 96 Cedar St., New York.
CAUTION.—Purchasers and consumers are cautioned against imitations of our METALLIC PAINT. All genuine *PRINCE'S METALLIC PAINT* will bear our name and trade mark on each and every package. Send for a circular.

Asbestos Materials.
ASBESTOS ROOFING, PAINTS, CEMENTS, ROOF COATING, SHEATHING, &c.
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Establ'd 1858. Patentee and Sole Manufacturer.

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Budd Doble's Condition Powders.
Forwarded to any part of the country, upon the receipt of $1.12.
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THE HUTCHINSON
Family Cider and Wine Mill,
(*Over* 25,000 *sold*),
Excelsior Cider Mill, Sr. & Jr.,
Grinds Easy and Rapid.
POWER APPLE GRINDER,
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Presses for Cider and Wine, Press Screws, &c.
Send for Illustrated Circular.
THE NEW YORK PLOW CO.,
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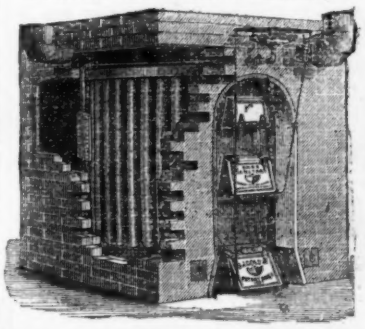
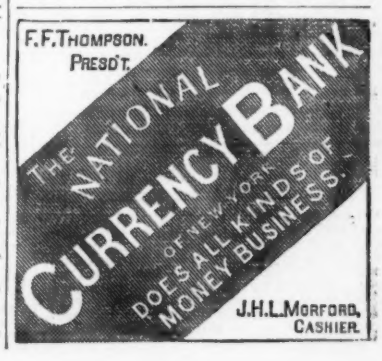
The Best Heater in the World.
GOLD'S
SANITARY AND HYGIENE HEATERS,



For warming **Dwellings, Churches, Schools, Hospitals, Etc.,**
For the following reasons: It has the *largest* amount of heating surface. It is entirely free from *dust* and *gases*. It has no dampers. No overheated surfaces. The heat is *equal* in all respects to *Steam Heat*. It has an **Automatic Regulator**, controlling the draft, regulating the fire at all times, and keeping the heat at a *uniform* temperature. No *danger from over-heated pipes. It is not a hot air furnace.* It gives a *pure, moist* and *healthful* heat at a moderate expense. **Over 500 in use.** Send for particulars.
Also a large and varied assortment of RANGES, STOVES, LOW-DOWN GRATES, FIREPLACE HEATERS, &c., &c.
GOLD'S HEATER CO.,
47 Cliff Street, New York.

Any Man of Sense
who wishes to save Dollars, will send for free Price List of
THE JONES SCALE WORKS, Binghamton, N. Y.



Financial.

From Monday, Aug. 3, to Saturday, Aug. 8.

Wall Street has had to send across the ocean for an item of news on which to base operations. The advance of one per cent. in the Bank of England discount rate hardly caused a ripple of excitement. The rate is now 4 per cent. Prime commercial paper of short date is in good demand, but not much is offering. Six to seven per cent. is paid for the best grades of three and four months. The Bank of France takes a different view of affairs, and has reduced its discount rate from 4 to 3 per cent.

The Public Debt is recapitulated as follows:

Debt Bearing Interest in Coin.	
Principal	$1,724,253,250 00
Interest	26,507,350 00
Debt Bearing Interest in Lawful Money.	
Principal	$14,678,000 00
Interest	46,300 00
Debt on which Interest has Ceased since Maturity.	
Principal	$2,740,630 26
Interest	230,722 99
Debt Bearing no Interest.	
Principal	$517,220,500 22
Unclaimed Interest	29,854 84
Total Debt.	
Principal	$2,258,892,580 48
Interest	26,504,238 41
Total	$2,285,786,818 89
Cash in the Treasury.	
Coin	$71,113,210 90
Currency	16,913,232 87
Special deposits held for redemption of certificates of deposit, as provided by law	55,955,000 00
Total	$143,981,443 86
Debt, Less Cash in the Treasury.	
August 1, 1874	$2,141,805,375 03
July 1, 1874	2,143,088,241 16
Decrease of debt during past month	$1,282,866 13

Government Bonds have been pretty steady on a moderate business. The State of New York has just purchased a million of registered 10-40s. The Secretary of the Treasury publishes the following circular as the first result of the new loan. The amount is limited to 25 millions merely for convenience and to avoid straining the market:

The principal and accrued interest of the bonds herein-below designated, known as "Five-twenty Bonds," will be paid at the Treasury of the United States, in the City of Washington, on and after the first day of November, 1874, and the interest on said bonds will cease on that day. That is to say, Coupon Bonds known as the Third Series, Act of February 25, 1862, dated May 1, 1862, as follows:

COUPON BONDS.

$50—No. 12201 to No. 14500, both inclusive.
$100—No. 38301 to No. 45100, both inclusive.
$500—No. 19401 to No. 28700, both inclusive.
$1,000—No. 47351 to No. 70200, both inclusive.

REGISTERED BONDS.

$50—No. 1461 to No. 1750, both inclusive.
$100—No. 10701 to No. 13350, both inclusive.
$500—No. 6401 to No. 7700, both inclusive.
$1,000—No. 26167 to No. 31699, both inclusive.
$5,000—No. 8204 to No. 9800, both inclusive.
$10,000—No. 10518 to No. 11750, both inclusive.

Of the amount outstanding (embraced in the numbers as above), twenty million dollars ($20,000,000) are Coupon Bonds, and five million dollars ($5,000,000) are Registered Bonds. The interest, due November 1, 1874, on the Registered Bonds embraced in this call, will be paid with the principal of the bond.

The highest quotations for the week were as follows:

	Aug. 3.	Aug. 4.	Aug. 5.	Aug. 6.	Aug. 7.	Aug. 8.
5s, funded	'81, 111⅛	111⅛	111⅛	111⅛	112⅛	112⅛
6s, reg	'81, 117⅛	117⅜	117½	117⅝	117⅝	117½
6s 5-20s	'62, 111	111	111	111½	111½	112
6s 5-20s	'64, 115⅜	115⅜	115⅜	115½	115⅝	115
6s 5-20s	'65, 116⅜	116⅜	116⅜	117	117	117¼
6s 5-20s, new	'65, 116⅜	116½	116⅜	117	117	116⅝
6s 5-20s	'67, 117⅜	117⅜	117½	117⅜	117⅜	117⅜
6s 5-20s	'68, 118⅛	117⅞	117⅞	117½	117⅞	118
5s 10-40s reg	109¼	109¼	109⅜	109¼	109⅝	110⅛
5s 10-40s cp	113⅜	113⅜	113½	113½	114	113⅞
6s currency	117½	117½	117½	117⅜	117½	117⅜

Gold has been firmer this week, owing mainly to an advance in the English discount rate. During August the Treasury will sell five millions in gold. The sale on Thursday brought out bids for only $1,980,000. Speculation is at a low ebb, although a "short" party is still trying to correct certain ventures which were entered upon at the time of the syndicate negotiations.

The highest quotations of gold for the week with the corresponding value of legal tenders were as follows:

	Aug. 3.	Aug. 4.	Aug. 5.	Aug. 6.	Aug. 7.	Aug. 8.
Gold	109⅝	109⅝	109¼	110	110¼	109⅝
Legal Tenders	91.43	91.43	91.32	90.81	90.70	90.70

The following table shows the highest quotations for the week:

	Aug. 3.	Aug. 4.	Aug. 5.	Aug. 6.	Aug. 7.	Aug. 8.
N.Y.C.&H.R.	101⅜	100½	100⅞	100⅝	100⅝	101¼
Harlem	125	125	125	124⅝	124½	123⅝
Erie	32⅝	32⅝	32½	32	33	32⅝
Lake Shore	73⅝	73½	73⅝	72⅞	73¼	73⅝
Wabash	36⅞	36⅞	37	36¼	36⅝	36⅞
Northwestern	58⅝	58⅝	58⅝	57½	58	58⅝
do pref	56⅝	56⅝	....	55⅝	56	56
Rock Island	99½	99½	99½	99	99¼	99⅝
St. Paul	35⅞	35⅝	35⅞	34⅝	34½	35¼
do pref	55	53⅝	54⅝	55¼	52⅝	53
Ohio & Miss.	25⅝	25¼	25⅝	25¼	24⅞	24⅝
Central of N. J.	100	106⅝	106	106	106	106
Del., L. & W.	107	107½	107½	107½	107⅝	107½
Han & St. Jos.	26⅝	....	26⅝	....	26½	26⅝
Union Pacific	29⅝	29¼	29⅝	28¾	29¼	29⅝
Panama	111½	112	112	112	112	112
Western UnTel	74⅞	75⅛	75¼	74⅞	75¼	75⅜
Pacific Mail	45⅝	45⅝	45½	45¼	45⅝	45⅝

Foreign Exchange.—Nominal quotations at the close of the week were:

	60 days.	3 days.
London prime bankers	4.87 @ 4.87½	4.90 @ 4.91

Stocks, etc., were steady on a moderate business, strengthening toward the close of the week.

BUSINESS NOTICE.

THE semi-annual statement of the National Life Insurance Company of the United States of America, published in another column, shows the Company to be in excellent financial condition. This is the only Company chartered by Congress; it has a large capital, does business on the Low Rate Stock plan, and is eminently successful and prosperous. The business is done at the principal Branch Office in Chicago.

George Opdyke & Co.,
BANKERS,
No. 25 Nassau St., New York.

Transact a General Banking Business, **RECEIVE DEPOSITS** subject to check at sight, and allow interest on daily balances at the rate of **FOUR PER CENT.** per annum, credited monthly. Checks drawn upon us pass through the Clearing House.

ISSUE CERTIFICATES OF DEPOSIT, payable on demand, or at fixed date, with interest as agreed upon.

MAKE COLLECTIONS at lowest rates with prompt returns.

EXECUTE INVESTMENT ORDERS and negotiate **COMMERCIAL PAPER.**

INVESTMENT SECURITIES a specialty.

UNION DIME SAVINGS BANK,
Nos. 396 & 398 CANAL ST., corner Laight.
Open daily from 10 to 3, and Monday Evenings 5 to 7.
Assets—Over Ten Million Dollars.
Surplus—Seven Hundred and Fifty Thousand Dollars. **Six Per cent. Interest Allowed.**
Books in English, French and German.
G. S. CHAPIN, Treas. N. J. HAINES, Pres't.
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AN EXPERIENCE OF 14 YEARS AND $4,000,000 Loaned Without A LOSS.

OFFERED TO REAL ESTATE LOANERS Without charge by **A. W. KELLOGG,** 94 La Salle Street, Chicago.
REFERENCES.
J. G. BATTERSON Hartford.
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LIVINGSTON & COMPANY'S BANK,
10 *Pine Street, New York.*
Organized for the business of out-of-town Banks, Bankers, Corporations, Individuals, etc. Offers special inducements to Correspondents. 5 per cent. interest allowed on daily balances. City, County, and Town Bonds, also other marketable Securities, wanted for sale on commission.
FIRST-CLASS LOANS NEGOTIATED.

ONLY DIRECT LINE TO FRANCE.

THE GENERAL TRANSATLANTIC COMPANY'S MAIL STEAMSHIPS BETWEEN NEW YORK AND HAVRE, CALLING AT BREST.

The splendid vessels on this favorite route for the Continent (being more southerly than any other,) will sail from pier No. 50 North River, as follows:
LAFAYETTE. HELIARD....Saturday, August 8.
PEREIRE. SURMONT.....Saturday, August 22.
WASHINGTON, LACHESNEZ, Saturday, Sept. 5.
PRICE OF PASSAGE IN GOLD (including wine)
FIRST CABIN...$125 | SECOND....$75 | THIRD.....$35
Excursion Tickets at reduced rates.
American travelers, by taking this line, avoid both transit by English railway and the discomforts of crossing the Channel, besides saving time, trouble and expense.
GEO. MACKENZIE, AGENT, 55 Broadway.

CUNARD LINE.—ESTABLISHED 1840.
NOTICE.
With the view of diminishing the chances of collision the Steamers of this Line will take a specified course for all seasons of the year.
On the outward passage from Queenstown to New York or Boston, crossing meridian of 50 deg. at 43 deg. lat., or nothing to the north of 43 deg.
On the homeward passage, crossing the meridian of 50 deg. at 42, or nothing to the north of 42 deg.
THE BRITISH AND NORTH AMERICAN ROYAL MAIL STEAMSHIPS,
between Liverpool, Boston and New York, calling at Cork Harbor, sailing twice a week from New York, and, after April 1st, twice a week from Boston. For freight or passage apply to
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CASH CAPITAL, - - $1,000,000.
July 1, 1874.

ASSETS.

Cash in Bank	$ 20,524 95
U. S. Bonds (Market Value)	293,060 00
State and City Bonds (Market Value)	35,900 00
Loans secured by First Mortgage	2,446,547 69
Loans fully secured by Bonds & Stocks	61,187 80
Demand Loans	126,563 19
Loans to Agents, fully secured	12,188 41
Loans secured by Policies	51,968 09
Commuted Commissions and Office Furniture	58,995 44
Accrued Interest	51,406 87
Premiums in course of Collection	105,758 28
Deferred Premiums (net)	103,108 00
Total Assets July 1, 1874.	**$3,366,888 22**

LIABILITIES.

Total present Value of Policies in force	2,018,784 00
Losses reported but not Due	104,485 00
Total Liabilities, July 1, 1874	**$2,123,269 00**
SURPLUS	**$1,243,619 22**

The surplus $1,243,619 is entirely for the security of policy holders, being additional to the reinsurance fund, which alone affords ample protection.

The loans secured by first mortgages of real estate, worth more than twice the face of the loans, amount to $2,446,547, a sum considerably in excess of the total liabilities of the Company.

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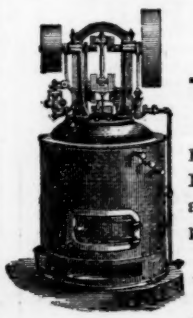

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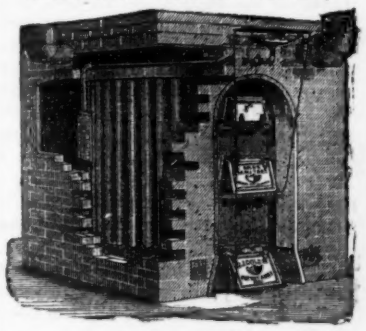

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LIFE INSURANCE.

TONTINE POLICIES.

IF there are any defects in the operations of ordinary life insurance, they seem to be effectually remedied by what is called the Tontine system, which, while securing to the families of those who die early a sufficient return for the money invested, secures to the long-lived policy-holders pecuniary advantages proportionate to their continued payments. The principle of this form of insurance is, that the surplus or accumulation on each policy is ascertained and declared at the end of ten, fifteen, or twenty years, the period named by the insured person at the time of his application. The policies terminating by death in the interval are paid, but without their profits, these being reserved to accumulate for the benefit of those who live and keep their insurance in force to the end of the Tontine period.

It has been said in regard to the ordinary form of life insurance: that large sums are received by the heirs of policy-holders who die early, while the heirs of long-lived policy-holders receive less in proportion to the payments; also, that a policy can never be given up without a loss; and that for trivial causes, persons will stop paying their premiums, and give up their policies. Now, the Tontine plan, as its nature shows, not only meets all these objections, but provides a way by which the insured person may give up his insurance contract at a certain specified time, with an absolute gain; and by making it impossible for him to give it up at any other time without a loss, it fosters in him a habit of economy, and urges him to accomplish the object for which the life insurance was effected.

This plan has been practiced now for several years by the Equitable Life Assurance Society; but the Society is careful to recommend the Tontine policy to those persons only who have a reasonable expectation of being able to continue their annual payments to the end of the term. For it cannot, like an ordinary policy, be the first and easiest thing to be given up when the holder meets with pecuniary embarrassment, or is persuaded to use his money in a temporary speculation. Out of a large number of policy-holders, a greater number will of necessity continue to pay the premiums under the Tontine plan, than under any other plan; and many a bereaved family will be thankful for that bountiful provision of life insurance, which became their inheritance because of the inflexible principles of the Tontine system of insurance.

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CAN find no more efficient advertising medium than the *Christian Union*; and for the following very good reasons:

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In ROWELL'S NEWSPAPER DIRECTORY for 1874 we find that the average circulation of the fourteen largest standard religious weeklies as given is *not one-quarter the size* of the circulation of the CHRISTIAN UNION, and their average rates are more than twenty-five per cent. *higher!*

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The CHRISTIAN UNION, instead of keeping dead names on its lists for months and years, as is usual, cuts off every name when its time expires, unless the subscription is renewed and paid in advance—it has therefore a real, *live* circulation, among people who *want the paper*. So that its "practical advertising circulation" is really larger than that of four or five papers, even if their lists contained as many names.

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A STRONG LIFE INSURANCE COMPANY.

THE failures of two or three life insurance companies during the last few years have been the means of calling the attention of the public to the claims which these institutions possess for solvency, and insurers are inclined to examine carefully the assets and liabilities of a company before accepting one of its policies. It may be well to state, however, that but a comparatively small sum of money has ever been lost on account of these failures, at most not one-tenth of one per cent. of all the deposits placed in trust of the companies in this country.

A few years ago it was thought that a company, in order to be strong, should charge a rate of premium largely in excess of the cost of insurance. What is called the stock plan—namely, a definite sum of money in the shape of a premium for a definite sum pledged in the form of a policy—had never been thoroughly tested. The National Life Insurance Company of the United States was established on this plan, and, in order that policy-holders might have ample security, the sum of one million dollars was paid in in cash by the stockholders. As the rate of premium charged was very low and the cost of getting business high—in consequence of a fierce competition—it was thought that the company would fail in obtaining much new business; but the statement made by the National in July of this year would seem to disprove this prediction. It has obtained a very large amount of new business, increasing its assets to the large sum of $3,366,888, which sum exceeds its liabilities to policy-holders to the amount of $1,243,619. The reinsurance liability amounts to $2,018,784; but the company shows one item among its assets, loans secured by bonds and mortgages — and there could be no better securities — amounting to $2,446,547. The remaining securities consist of U. S. bonds, State and city bonds, cash in bank, demand loans, etc., etc. The exhibit, taken as a whole, is one most eminently creditable to the company, and a thorough vindication of the plan on which its business is conducted.

As to the stock system, there is no denying the fact that there is everywhere a growing feeling in its favor. There is no denying, too, that the mutual system has worked well and brought about stupendous results, the promise of large dividends leading thousands to insure who otherwise could never have been induced to take out policies. But now that the real merits of life-insurance are understood, there is no reason why it should not be bought and sold at a stipulated price, for there is no trouble whatever in determining its cost. Capital can be as safely invested in this business as in any other, and selling insurance for a fair profit, it ought to be able to sell it at as low a rate as any company doing business on the mutual plan. Nominally, the stock company sells at a much lower rate, but the mutual company claims to make the rate ultimately less, by returning surplus premiums. But, there is no valid reason for this claim. A stock company which has a large amount of capital at risk, will very naturally seek and obtain the ablest managers, it will conduct its affairs with the strictest economy, and exhibit the vigor and vigilance of private business enterprise in carrying forward its work. And, although it may use a large portion of its original capital in establishing the foundations of its business, it will only do so with the best guarantees that the outlay will not be in the least degree hazardous and that it will pay in the end.

The popular element of the stock system is the simplicity of the contract. So much insurance for so much money. The insurer knows the exact amount of premium required of him each year, and he can calculate this part of his expenditures to the fraction of a cent.

As no insurer takes out a policy with the expectation that it will soon become a claim, but looks forward to many years of life, it is but reasonable that he should take into the account the probabilities of the company's solvency in the far-off years. Here it is well to consider the amount of the company's capital stock. The stockholders of the National have invested one million of dollars as a pledge and guarantee to every insurer that he shall receive the amount bargained for. No other company ever started with anything like this amount of capital. It is a royal pledge indeed. As the men who own this stock are counted among the very best financiers of the country, it is positively certain that they will so manage the business that not a dollar of their property will be lost. And as the policy-holder's claim is preferred to the stockholder's, it is certain that if the former is secure the latter will be. A large guarantee capital, therefore, is a good pledge of solvency in the distant future.

We are glad to note the growth and increasing popularity of the National Life Insurance Company, more particularly from the fact that it represents the stock system of which it is an illustrious and most worthy exponent.

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HENRY WARD BEECHER, Editor, *27 Park Place, New York.*

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MR. HENRY BARTLETT,

For several years the competent manager of the Advertising Department of the *Christian Union*, is no longer connected with this paper. All payments or communications concerning past or future advertising, therefore, should be addressed to

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OFFICE OF THE

Atlantic Mutual Insurance Company,

NEW YORK, JANUARY 28TH, 1874.

The Trustees, in Conformity to the Charter of the Company, submit the following Statement of its affairs on the 31st December, 1873:

Premiums received on Marine Risks, from 1st January, 1873, to 31st December, 1873	$6,511,114 22
Premiums on Policies not marked off 1st January, 1873	2,212,160 70
Total amount of Marine Premiums	$8,723,274 92
No Policies have been issued upon Life Risks; nor upon Fire Risks disconnected with Marine Risks.	
Premiums marked Off from 1st January, 1873, to 31st December, 1873	$6,290,016 73
Losses paid during the same period	$2,960,882 49
Returns of Premiums and Expenses	$1,256,319 26

The Company has the following assets, viz.:

United States and State of New York Stock, City, Bank and other Stocks	$8,507,105 00
Loans secured by Stocks, and otherwise	2,802,000 00
Real Estate and Bonds and Mortgages	467,000 00
Interest, and sundry notes and claims due the Company, estimated at	429,894 66
Premium Notes and Bills Receivable	2,833,302 27
Cash in Bank	521,340 59
Total Amount of Assets	$15,613,642 52

Six per cent. interest on the outstanding certificates of profits will be paid to the holders thereof, or their legal representatives, on and after Tuesday, the Third of February next.

The outstanding certificates of the issue of 1869, will be redeemed and paid to the holders thereof, or their legal representatives, on and after Tuesday, the Third of February next, from which date all interest thereon will cease. The certificates to be produced at the time of payment, and canceled.

Upon certificates which were issued for gold premiums, the payment of interest will be in gold.

A dividend of Forty Per Cent. is declared on the net earned premiums of the Company, for the year ending 31st December, 1873, for which certificates will be issued on and after Tuesday, the Seventh of April next.

By order of the Board,

J. H. CHAPMAN, *Secretary.*

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Organs and Melodeons.

The Oldest, Largest, and Most Perfect Manufactory in the United States.

54,000

Now in use.

No other Musical Instrument ever obtained the same popularity.

☞ Send for Price-Lists.

Address BUFFALO, N. Y.

WATERS' NEW SCALE PIANOS are the best made. Prices low for cash, or on installments. Send for catalogue. Instruments rented until rent money pays for them. Agents wanted. HORACE WATERS & SON, 481 Broadway.

WATERS' CELEBRATED CONCERTO ORGANS cannot be excelled in tone or beauty; they defy competition. Catalogue mailed. Instruments rented until rent money pays for them. Agents wanted. HORACE WATERS & SON, 481 Broadway, New York.

We are Offering

THIS SEASON

OUR LARGE STOCK

OF

INDIA RUBBER GOODS

AT PRICES THAT DEFY COMPETITION.

Price Lists on application.

D. HODGMAN & CO., *No. 27 Maiden Lane, N. Y.*

INSURANCE.

North British and Mercantile
INSURANCE COMPANY,
OF LONDON AND EDINBURGH, G. B.

UNITED STATES BRANCH OFFICE, 54 WILLIAM STREET, cor. PINE STREET, NEW YORK.

Paid-up and subscribed capital	$10,000,000
Gross fire surplus and reserve	3,700,000
Net life assets and annuities	13,300,000
	$27,000,000 00
Gross assets held by Board of Management in New York	$1,600,000 00
The Co.'s actual losses by Chicago Conflagration in 1871 were	1,743,747 81
The Co.'s actual losses by Boston Conflagration in 1872 were	503,680 46

Yet the Company paid these losses at sight, without borrowing or selling a single dollar of permanent investments; continued regular dividends to their stockholders, and at the end of 1873 had entirely made up (not, however, in this country) the losses of these two conflagrations and all others, commencing 1874 with a surplus of $100,000 larger than ever before.

Fire and Life Assets entirely distinct—the one not liable for the other. All fair losses promptly adjusted and paid in money current.

The Company organized A. D. 1809. Commenced business in this country A.D. 1867.

Agencies in most of the principal cities and towns in the United States.

EZRA WHITE, CHAS. E. WHITE, and SAMUEL P. BLAGDEN, Managers.

ESTABLISHED 1840. CHARTER PERPETUAL.

LYCOMING
FIRE INSURANCE CO.,
OF MUNCY, PA.

STATEMENT, *January 1st, 1874.*

Gross Assets	**$3,766,154 56**
Total losses paid since organization	$4,937,157 54
Cash assets	463,208 22

J. W. CHAMBERLIN & CO., Managers,
150 BROADWAY, NEW YORK CITY.

THE MANHATTAN
Life Insurance Co.,
156 AND 158 BROADWAY,

Will Issue Policies on Sound Lives on all Approved Plans.

Accumulated Assets, Jan. 1st, 1874	$9,009,462 33
Reserve to meet all Liability	7,542,835 38
Surplus over Liability	$1,666,626 95

HENRY STOKES, President.
C. Y. WEMPLE, Vice-Prest.
S. N. STEBBINS, Actuary.
J. L. HALSEY, Secretary.
H. Y. WEMPLE, H. B. STOKES, } Asst. Secretaries.

TEMPLE & BEATTIE,
FIRE INSURANCE AGENTS,
163 Broadway, New York.

Citizens, Newark, Assets	$400,000
Amazon, Ohio, Assets	900,000

NIAGARA
FIRE INSURANCE COMPANY,
201 BROADWAY, N. Y.

Cash Assets, Jan. 1, '74 - - $1,300,000

REPRESENTED IN MOST OF THE LARGE
INSURANCE AGENCIES in the United States.

P. NOTMAN, V. Pres. & Sec'y. H. A. HOWE, Pres't.

MANAGERS:
SNIDER & LINDSEY, Cincinnati, Ohio.
BEVERIDGE & HARRIS, Chicago, Ill.

HANOVER
FIRE INSURANCE COMPANY,
120 BROADWAY, NEW YORK.

Cash Capital	$400,000
Total Assets over	$1,000 000

B. S. WALCOTT, President.
I. REMSEN LANE, Secretary.

WANTED.

The NEW YORK LIFE INSURANCE COMPANY, Nos. 346 and 348 Broadway, desires the services of a few first-class BUSINESS MEN to act as SOLICITORS in the Metropolitan District. Those who heretofore have not been engaged in the business of life assurance are preferred.

WHETHER YOU TRAVEL, OR "DON'T TRAVEL MUCH," have a General Accident Policy in the TRAVELERS. Apply to any Agent, or write to the Company at Hartford, Conn.

HEALTH and COMFORT promoted by wearing Pratt's Patent
BRACE & SKIRT SUPPORTER
And BRACE AND SUSPENDER

For Ladies and Gentlemen. Retail Price of Men's, $1.75; Ladies, $1.50. Sent to any address, *post-paid*, on receipt of money. Send chest measure. For sale by all **First-Class Dealers** and at Office of **Cleveland Shoulder Brace Co.**, Cleveland, O.

ADVERTISERS! Send twenty-five cents to GEO. P. ROWELL & Co., 41 Park Row, New York, for their *Pamphlet of one hundred pages*, containing lists of 3,000 newspapers, and estimates showing cost of advertising.

SUMMER RESORTS.

WASSAUMKEAG HOTEL,
Fort Point, Penobscot Bay, Maine.

Plans of this house can be seen, circulars and full particulars can be obtained, at the office of C. F. Wetherbee, 918 Broadway, N. Y., up-stairs. Transient rates, $3 per day; weekly, $8 to $20. Or address D. W. RANLET, Proprietor.

AGENTS WANTED.

New Books for Active Agents.

SPIRIT of the HOLY BIBLE, PICTORIAL AND POLYGLOT. 540 Engravings from the Old Masters, from Durer to Fragonard. The most beautifully illustrated Scriptural work ever produced in this country.

NOW READY. Parts One and Two of **OUR FIRST HUNDRED YEARS.** LESTER. One part to follow each month, and the work completed July, 1875, in 12 parts. Where no agent is working, parts will be sent prepaid on receipt of 50 cts. for each part, and an agent will deliver the subsequent parts.

FIFTH EDITION OF LESTER'S
Life and Public Services of Charles Sumner,
Revised and enlarged to 700 pages. Reviewers have pronounced this the standard Life of Sumner. Prospectus and exclusive territory given active agents who remit $1.50 with application.
UNITED STATES PUBLISHING CO.,
13 University Place, New York.

5000 First-Class Agents wanted on POTTER'S COMPLETE
BIBLE ENCYCLOPEDIA.
Contains **2000** quarto pages and **3000** illustrations. A Bible Dictionary, a Theological Dictionary, a Biographical Dictionary, and an Ecclesiastical Dictionary all in one. No other work like it. *Covers the whole field of Religious Literature.* In Two noble volumes. Vol. I. now ready. For Circulars, Terms, etc., address **JOHN E. POTTER & CO.**, Publishers, Philadelphia.

TEA. TEA AGENTS wanted in town and country to sell TEA, or get up club orders for the largest Tea Company in America. Importers' prices and inducements to Agents. Send for Circular. Address ROBERT WELLS, 43 Vesey St., N. Y.: P. O. Box 1287.

$100 to 200 per month guaranteed to agents everywhere, to sell our *Indestructible White Wire Clothes Lines.* Sample free. Address the *Hudson Wire Mills*, 128 Maiden Lane, N. Y., or 18 Clark St., Chicago, Ill.

FREE TO BOOK AGENTS.
An Elegantly Bound Canvassing Book for the best and cheapest Family Bible ever published, will be sent free of charge to any book agent. It contains **over 700** fine Scripture illustrations, and agents are meeting with unprecedented success. Address, stating experience, etc., and we will show you what our agents are doing. NATIONAL PUBLISHING CO., Philadelphia, Pa., or Chicago, Ill.

AGENTS, LOOK.—$12 a day made selling Scissors Sharpener and other wares. Sample, 25 cts. Catalogue free.
T. J. HASTINGS & CO., Worcester, Mass.

LOOK HERE! $10 a day made by selling our newly patented cashier's drawer and desk. Catalogue and particulars free. G. L. FELTON & CO., 119 Nassau St., N. Y

AGENTS WANTED to sell Mary Clemmer Ames's new book, "*Ten Years in Washington.*" The most popular book out. Workers wanted in every town. Send for terms. A. D. WORTHINGTON & CO., Hartford, Conn.

$2500 a Year
made with our grand
COMBINATION PROSPECTUS.
Represents **50** different books. Agents say this is the **best thing ever tried.** The Books sell themselves in every family, and good men can make a business for life in one county. Agents wanted on these and our magnificent editions of Family Bibles. Full particulars free on application. Address John E. Potter & Co., Pubs., Phila.

KIT CARSON, by his comrade, D. W. Peters, U. S. A., the only Authentic and Authorized Life published; **600** pages; beautifully illustrated. *Agents wanted everywhere.* 20,000 already sold. Circulars of our all works free. Address. DUSTIN, GILMAN & CO., Hartford, Conn.

AGENTS, Male and Female, can make more money selling our staple Novelties than at any other business. Call or send for Circulars. Samples for 25 cents. NATIONAL NOVELTY CO., 300 Broadway, New York.

FOR 10 CENTS I mail the most complete New Catalogue, 64 pages, 3,000 Steel Engravings, Chromos, Frames, etc., in the country. Every Agent should have it. GEO. E. PERINE, Engraver and Publisher, 66 Reade st., N. Y.

TALMAGE. SPURGEON,
THE CHRISTIAN AT WORK.
REV. T. DEWITT TALMAGE, EDITOR.

The Editor of a prominent Christian journal in the West says: "I pronounce the CHRISTIAN AT WORK the best religious weekly in the world, my own paper not excepted."

TERMS—**$3.00** per annum.

Samples and Circulars sent free.

GOOD AGENTS WANTED.

HORATIO C. KING, Publisher.
Box 5,105, New York.

AGENTS. SOMETHING ENTIRELY NEW AND UNPRECEDENTED. Very little capital required—only intelligence and application—and big pay guaranteed. A superb outfit, cash wages, work at your homes or traveling. More old and experienced agents working for us now than for any other house. Samples, particulars, etc., free. ADDRESS AT ONCE OUR FIRESIDE FRIEND, Chicago, Ill.

AGENTS WANTED,
Men or Women. $31 a week. Proof furnished. A 16-page circular and *valuable samples free.* Write at once to F. M. REED, 8th St., New York.

1000 AGENTS WANTED,
Men and Women, to sell our new book, **THE SOCIAL LIFE; or, Philosophy of Society.** Including Social Relations, Conduct and Character, Social Intercourse, Personal Attractiveness, and affairs of Love and Marriage. BEAUTIFULLY ILLUSTRATED with elegant and attractive ENGRAVINGS. Splendidly Written, Original, Fresh and Sparkling. Brilliant Wit and Genial Humor, Entertaining, Practical, and Highly Instructive. Price, $2·50. Easily sold. Wanted by everybody. Send for circulars and terms to the
BELMONT PUBLISHING CO., Philadelphia, Pa.

WANTED IMMEDIATELY.—100 more young Men and Women to learn Book-keeping, Penmanship, etc., at Cobb's Actual Business College, to fill positions at a salary of $300 to $1500 a year. Salary paid while learning. Situations guaranteed. For full information address M. W. COBB, President, Painesville, Ohio.

The most complete directory of the leading and successful schools and educational institutions in the United States is published in THE NEW YORK DAILY TRIBUNE. *Parents and others about choosing places of education for their children will find* THE TRIBUNE *a highly valuable aid in the selection.* THE DAILY TRIBUNE *is $1 per month, $10 per year by mail. Address*

THE TRIBUNE, *New York.*

HOUSEHOLD ARTICLES.

LADIES, ASK FOR
CLARK'S O. N. T.
SPOOL COTTON
AND TAKE NO OTHER.
It is the best Thread made for Hand or Machine Sewing.

EVERY LADY
SHOULD HAVE A SET OF
GOODRICH'S
"Spring" Tempered Hemmers,
Consisting of Four Widths and a Dress Binder.
Sent by mail on receipt of price. For sale by all Sewing Machine Agents. Price, **only One Dollar.**
H. C. GOODRICH,
205 State Street, Chicago, Ill.
103 N. 10th St., Philadelphia, Pa.
Inventor of the Goodrich Tuck Marker.

FURNITURE
At 204, 206 and 208 East 27th St.,
2d door east of Third Ave.
IRVING & SON,
For many years past manufacturer for the wholesale Furniture Trade, have opened in their new buildings several large and spacious warerooms where they intend keeping a complete and well-selected stock of RICH AND PLAIN
Furniture, Upholstery, &c.,
FOR THE RETAIL TRADE.
Every article guaranteed of the best quality, and offered at the lowest possible price.

JAMES T. ALLEN & CO.,
WHOLESALE MANUFACTURERS OF
Walnut, Mahogany and Rosewood
FURNITURE,
OFFER AT RETAIL A
LARGE AND DESIRABLE STOCK
OF
Rich and Medium-priced Work
at Manufacturers' Prices,
Now on exhibition at their extensive Warerooms,
Nos. 185 and 187 Canal St.,
NEW YORK.

Buy BOYNTON'S Celebrated
"GAS-TIGHT" BRICK-SET FURNACE.
"SALAMANDER" Portable FURNACE.
"NEW-BALTIMORE" Fire-Place Heater.
"OUR FAVORITE" Elevated-Oven Range.
HEATING, COOKING & LAUNDRY STOVES.
RICHARDSON, BOYNTON & CO.,
232 and 234 Water St., N. Y. Send for circular.
BLISS & WALLS,
Western Agents, Chicago, Ill.

R. H. MACY & CO.'S
GRAND CENTRAL FANCY GOODS
ESTABLISHMENT.
IT WILL pay you well to go THERE EVERY DAY.
Orders from the watering places and any part of the country FILLED PROMPTLY.
14th St. and 6th Avenue, New York.

POMONA NURSERY.—Early BEATRICE PEACHES ripe here July 23. Buds for Sale. Fruit and shade Trees, Vines and Plants. Send for catalogues.
WM. PARRY, Cinnaminson, N. J.

THE FLOWER GARDEN.
A Quarterly Magazine. TERMS—One Dollar a Year. Subscribers entitled to a dollar's worth of seeds or bulbs. **BEACH, SON & CO.,** 76 Fulton St., Brooklyn, N. Y. Send 10 cts. for sample.

Asbestos Materials.
ASBESTOS ROOFING, PAINTS, CEMENTS, ROOF COATING, SHEATHING, &c.
H. W. JOHNS, 87 Maiden Lane, N. Y.,
Establ'd 1858. Patentee and Sole Manufacturer.

"WE
And Our
NEIGHBORS"
is the latest work by
Harriet Beecher Stowe,
Author of "*Uncle Tom's Cabin,*" "*The Minister's Wooing,*" "*My Wife and I,*"
and other powerful stories, each the literary sensation of its period. This story bears directly on social topics of interest, embracing the romance of youthful companionships, the brightness of happy home-life, the spicy complications of neighborhood associations, and such follies and profound domestic miseries as have led to the widespread *Temperance* movement of the day.

Mrs. STOWE is now in the prime of that genius which wrote "*Uncle Tom,*" ripened by years of study and observation. Her novels are immensely popular, "*Uncle Tom's Cabin*" alone out-selling by hundreds of thousands any edition of any original work ever published—*save the Bible.* Her book two years ago, "*My Wife and I,*" outsold every contemporary. Such a pure and ennobling story as "*We and Our Neighbors*" should be read in every home. This attractive Serial is now regularly running in

THE CHRISTIAN UNION,

In religious matters this paper is Evangelical and Unsectarian; in political affairs, independent and outspoken. It contains articles, and both short and serial stories, from the foremost writers; it aims to maintain the highest standard in Religion, Literature, Poetry, Art, Music, Science, News, Politics, Household and Family Affairs, with Stories, Rhymes, Puzzles for the Children, etc. Nothing is spared to make it a COMPLETE *Newspaper for the Family,* pure, attractive, wide-awake, and up with the times—a journal interesting to every one in the household, young or old.

☞ For less than
ONE CENT A DAY,
it gives *every week* reading matter enough to fill an ordinary $1.25 book of over 300 pages; and in a year 52 such volumes, *i. e., sixty-five dollars'* worth of matter! To each subscriber is thus annually

PRESENTED
A COMPLETE LIBRARY.

The paper's form, 24 pages, large 4to, pasted and trimmed, commends it to all who are tired of the old-fashioned "blanket sheets."

An Illustrated Number,
containing the opening chapters of Mrs. Stowe's admirable story to date of subscription, will be

SENT FREE
to every new and renewing Subscriber.

LIBERAL TERMS.

The paper may be had either with or without the attractive premiums offered: viz., the

CHRISTIAN UNION,
One Year, only $3.00.

Or, with premium *pair* French Oleographs, "*Our Boys,*" (size, 11 x 13¾ inches each,) charming in design and execution, mounted, sized, varnished, ready for framing, *Delivered Free*....**$3.50**

Or, with large premium French Oil Chromo, "*The Lord is Risen,*" a beautiful Cross and Flower-piece, which sells in art stores for $5.00, (size, 11¼ x 16¾ inches,) mounted, sized, varnished, ready for framing, *Delivered Free*... **3.50**

SPECIMEN COPIES sent free by mail on receipt of **ten cents.** ☞ Money must be sent by Postal Money Order, Check, Draft, or Registered Letter. *Otherwise it is at the sender's risk.* Address

J. B. FORD & Co., Publishers.
27 Park Place, New York.

TO ADVERTISERS!

FIVE TO ONE.

The Best Kind of Medium.

SHREWD and experienced advertisers have learned that, beyond all comparison, the religious press is proven the best medium for advertising. The extent of the circulation of religious weeklies, which averages one-third more than that of miscellaneous weeklies, the class of people among whom they circulate, and the confidence of the public in whatever appears in their columns, give them facilities for presenting the claims of an advertiser which no other class of periodicals possesses.

Inasmuch as the religious papers all circulate among essentially the same classes of people, it can hardly be said that one is a better medium than another, *except in so far as it exceeds it in circulation and comparative cheapness*, which are the true criterions of its value to advertisers.

The Largest Circulation.

In looking over ROWELL'S NEWSPAPER DIRECTORY for 1874 we find some remarkable facts. We have examined the report on circulation of the fourteen largest standard religious weeklies, not including THE CHRISTIAN UNION. The average circulation of the papers on this list as given is *not one quarter the size* of the circulation of the CHRISTIAN UNION alone; indeed, not much more than *one-fifth!* As compared with "the great religious weeklies," then, THE CHRISTIAN UNION'S list is nearly *five to one!*

The Cheapest Rates.

The average price per line of these papers is 30 *cents;* if the CHRISTIAN UNION should charge proportionately its rate would be about $1.45 *per line*—whereas it is but $1.25. This is an actual saving of 20 cents per line to the advertiser, who may thus reach more people for considerably less money.

If religious papers of a smaller circulation were included, the difference would be much greater, for the religious papers *as a class* average less than *one-eleventh* of the circulation of THE CHRISTIAN UNION.

Among the first-class Secular Weeklies also, of those receiving advertisements, there is, according to the authority above quoted, but *one* whose circulation is larger than that of the CHRISTIAN UNION. We have made a calculation similar to the above, taking the circulation and rates of the ten first-class Miscellaneous Weeklies (the list including *Harper's Weekly, The Weekly Tribune, The American Agriculturist*, etc., etc.), and find that the rates of the CHRISTIAN UNION are *over 30 per cent. less* in comparison, which represents a corresponding saving to the advertiser in this paper.

The Highest Type of Readers.

And our circulation is not only greater in numbers, but more widely extended, more varied and intelligent (not being denominational) and more *real* than most others. Again, most papers continue subscribers for months, often for years, after their original subscriptions have expired, in the hope of some time collecting the arrears, and meantime keeping up a presentable circulation; the CHRISTIAN UNION cuts off every name when its time expires, unless the subscription is renewed and paid in advance—it has therefore a real, *live* circulation, among people who *want the paper*, and read it attentively. So that what might be called the "practical advertising circulation" of the CHRISTIAN UNION is really larger than that of four or five papers, even if their lists contain as many names.

The Best Show for Advertisements.

The pages being small, compact, neat, every advertisement can be easily seen, and is not buried in a mass of matter; indeed, every advertisement is either *outside* or *faces reading matter*. The paper goes freely through the family, containing no medical or unpleasant advertisements; and its attractive size and shape lead often to its preservation and binding.

Now, recognizing the admirable character of all these other papers as advertising mediums—for we constantly advertise in them ourselves, and believe in them—we simply wish to point out the advantages of a single wide-spread, bona-fide, paid-up circulation of interested readers such as that of the CHRISTIAN UNION, which is not only by far the largest in America, but, of its class, *the largest in the world!*

Opinions of Advertisers.

It would thus appear theoretically that the CHRISTIAN UNION should be one of the most valuable advertising mediums in existence. That we are justified in entertaining this theory by the *practical* results from the experience of clear-headed advertisers, the following testimonials would seem to indicate:—

It is a noticeable fact that our *customers who advertise in the "UNION" once always want it on their list.* Yours truly,
S. M. PETTENGILL & CO.,
General Advertising Agents, N. Y.

After an experience of some years, we consider the CHRISTIAN UNION to be one of the best, if not *the best*, of the advertising mediums in the country.
CLAXTON, REMSEN & HAFFELFINGER,
Publishers, Philadelphia.

We have received *more orders for goods directly traceable to your paper* this season than the amount of all your bills against us—saying nothing of the incidental and general benefit.
AVERILL CHEMICAL PAINT CO., *New York.*

We take this opportunity to say that we think your bill the cheapest of the season, as it has brought us more orders than the same advertisement in any other paper.
MASSEY & HUDSON, *Jobbers in Seeds and Plants, Chestertown, Md.*

We have advertised, during the present season, in over 3,000 papers, and the CHRISTIAN UNION has proved by far the best medium of all—the price is pretty high, but it gives better returns for the money than any other.
P. O. VICKERY & CO., *Augusta, Me.*

The foregoing testimonials are but a few of the many we have received. To get the *best* results from advertising in the CHRISTIAN UNION seems to be an experience which is not the exception, but the rule.

The shrewdest, best known, and most successful business concerns in the country are regular cash advertisers in the columns of THE CHRISTIAN UNION; such as Messrs. HARPER & BROS., J. R. OSGOOD & CO., J. B. LIPPINCOTT & CO., and all the prominent Publishers; Messrs. FISK & HATCH, BROWN BROTHERS & CO., GEO. OPDYKE & CO., and all the well-known Financial Houses; Messrs. A. T. STEWART & CO., ARNOLD, CONSTABLE & CO., LORD & TAYLOR, and all the great Drygoods Firms; the great FIRE and LIFE INSURANCE COMPANIES, and, indeed, nearly all the prominent advertising merchants in every line of business. [Numerous letters from them bear witness to their entire satisfaction.

FOR ADVERTISING RATES

See first outside Page. Special Terms for large contracts.

NO ADVERTISEMENT INSERTED LESS THAN 5 LINES.

All advertisements sent by parties not known to the Publishers must be accompanied by the money.

Address

J. B. FORD & CO., Publishers.
27 Park Place, New York.

Established 1858

TRADE MARK PATENTED.

The best and cheapest Paint in the world for Iron, Tin or Wood. For sale by the Trade everywhere. PRINCE'S METALLIC PAINT CO., Manufacturers, 96 Cedar St., New York.

CAUTION.—Purchasers and consumers are cautioned against imitations of our METALLIC PAINT. All genuine *PRINCE'S METALLIC PAINT* will bear our name and trade mark on each and every package. Send for a circular.

CHURCH EQUIPMENT.

CHURCH CUSHIONS

Made of the Patent Elastic Felt. For particulars address **H. D. OSTERMOOR, Office, 75 Pearl Street. Box 4,004.**

BUCKEYE BELL FOUNDRY.
Established in 1837.
Superior Bells of Copper and Tin, mounted with the best Rotary Hangings, for *Churches, Schools, Farms, Factories, Court Houses, Fire Alarms, Tower Clocks, Chimes, etc.* Fully Warranted.
Illustrated Catalogue sent Free.
VANDUZEN & TIFT,
102 and 104 East Second St., Cincinnati.

MENEELY & KIMBERLY,
BELL FOUNDERS, Troy, N. Y.
Manufacture a superior quality of BELLS.
Special attention given to **CHURCH BELLS.**
☞ Illustrated Catalogue sent free.

MENEELY & COMPANY.
Established in 1826.
Church and other Tower Bells. P. O. address, either Troy or West Troy, N. Y.
Catalogues free. No Agencies.

PIANOS.

CHAMBERS
Sterling Pianos.
"SPECIAL SAFE OFFER."
☞ READ! MARK!! WRITE!!!
Before you buy, send for information, circulars and price-list. Guarantee unlimited. Pianos sent for approval, and satisfaction assured by our "*Special Safe Offer.*" Address **CHAMBERS PIANO FACTORY, 306 4th Avenue, New York.**

DECKER BROS.,
PIANOS,
33 Union Square, New York.

THE EMPIRE PIANO.—The only low price, warranted, first-class, 7¼ octave, Rosewood Piano ever offered to the public. Send for prices and illustrations.
WM. A. POND & CO., 547 Broadway, N. Y.

$290.—First-class Pianos sent for ten days trial. No Agents. Circulars mailed free. Call on or write to U. S. Piano Co., 810 Broadway, New York. Please state where you saw this notice.

STECK PIANOS received the only **GOLD MEDAL** *at Vienna.*

MONEY SAVED.

Subscribe through us for any $4 paper or Magazine, and get "HALL'S JOURNAL OF HEALTH AND MISCELLANY," **6 months free.** Specimen number, 10 cents. THREE MONTHS ON TRIAL, 25 CENTS. E. H. Gibbs & Co., 84 Broadway, New York.

ELECTRO-SILICON
is GUARANTEED to be the best article known for Cleaning and Polishing GOLD, SILVER WARE, ETC.
Try it. Sold by druggists, house-furnishing stores and jewelers.
COFFIN, REDINGTON & CO.,
No. 9 Gold St., N. Y.

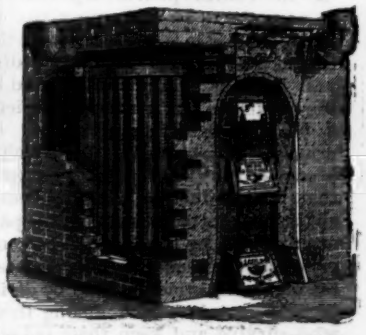
$15.00 SHOT GUN.
A double barrel gun, bar or front action locks; warranted genuine twist barrels, and a good shooter, or *no sale;* with Flask, Pouch and Wad-cutter, for $15. Can be sent C. O. D., with privilege to examine before paying bill. Send stamp for circular to P. POWELL & SON, Gun Dealers,
228 Main St., Cincinnati, O.

RIFLES, SHOT GUNS, REVOLVERS
of every kind. Send stamp for Illustrated Price List to Great Western Gun Works, Pittsburgh, Pa.

SAVE YOUR SIGHT!
Once Lost, it cannot be Restored.
THE DIAMOND SPECTACLES
WILL PRESERVE IT.
For sale by a responsible Agent in nearly every city and town. TRADE MARK, STAMPED ON EVERY PAIR.
SPENCER OPTICAL M'F'G CO.,
Patentees and Sole Manufacturers,
16 & 18 MAIDEN LANE, N. Y.

BUILDERS Send for Catalogue of New Books on CARPENTRY AND BUILDING. A. J. BICKNELL & CO., 27 Warren St., N. Y

The Best Heaters in the World.
GOLD'S
SANITARY AND HYGIENE HEATERS,



For warming **Dwellings, Churches, Schools, Hospitals, Etc.,**

For the following reasons: It has the *largest* amount of heating surface. It is entirely free from *dust* and *gases*. It has no dampers. No overheated surfaces. The heat is *equal* in all respects to *Steam Heat*. It has an **Automatic Regulator**, controlling the draft, regulating the fire at all times, and keeping the heat at a *uniform* temperature. No *danger from over-heated pipes. It is not a hot air furnace.* It gives a *pure, moist* and *healthful* heat at a moderate expense. **Over 500 in use.** Send for particulars.

Also a large and varied assortment of RANGES, STOVES, LOW-DOWN GRATES, FIREPLACE HEATERS, &c., &c.

GOLD'S HEATER CO.,
47 Cliff Street, New York.

THE
Modern Method of Lighting
OUR
HOMES, CHURCHES, SCHOOLS, INSTITUTIONS, FACTORIES, Etc.

GAS LIGHT

adapted to popular needs. Safer than candles; Brighter than coal gas; cheaper than Kerosene. Perfected by the

Keystone Safety Gas Machine Company.

J. B. WILSON, Prest.
C. H. BAKER, Sec. and Treas.

OFFICE.
No. 717 Sansom Street, Philadelphia.

Pamphlets and full information furnished on application.

R. ESTERBROOK & CO.
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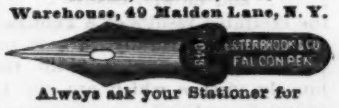

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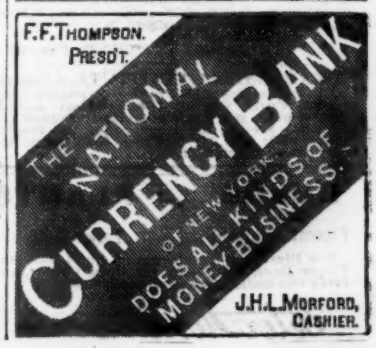

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Financial.

From Monday, Aug. 17, to Saturday, Aug. 22.

Wall Street.—Some activity, the details of which are noted elsewhere, has developed in the stock market, but other branches of business remain as dull as ever. The decision in the Wisconsin railroad suits is still reserved. Some attention has been drawn to a decision rendered by Judge Dillon at Davenport, Iowa, which bears upon a kindred question, namely—whether the State can properly place a higher valuation upon railroad property for purposes of taxation than upon adjacent private property of the same actual value. The decision was practically favorable to the railroads, a temporary injunction being granted, so that the case can be argued before the full court. The Bank of England has reduced its discount rate ½ per cent., and announces a gain of £688,000 in bullion. The Bank of France gains 3,149,000 francs.

U. S. Bonds.—There is no change in the Government bond market. That is, there is a moderate home demand without marked inquiry from any particular quarter. Two Treasury clerks have been detailed to go to London and superintend the delivery of new bonds, their expenses, including salaries, being paid by the Syndicate.

The highest quotations for the week were as follows:

	Aug. 17.	Aug. 18.	Aug. 19.	Aug. 20.	Aug. 21.	Aug. 22.
5s, funded cp '81,	117⅛	112	112¼	112⅜	112⅛	112⅜
6s..reg.....'81,	117¼	117¼	117¼	117⅜	117⅜	117½
6s, cp .....'81,	118⅜	118⅜	118¾	118⅝	118⅛	118⅛
6s 5-20s, cp....'62,	111⅜	112⅛	112	112	112	112⅛
6s 5-20s, cp...'64,	115⅛	115⅛	115⅜	116	115⅝	116⅛
6s 5-20s, cp....'65,	116⅜	117⅛	117⅛	117	117	117⅛
6s 5-20s,n. cp.'65,	116⅜	117⅛	117⅛	117	117	116⅞
6s 5-20s, cp...'67,	116¼	116¼	116⅝	116⅝	116⅝	117⅛
6s 5-20s, cp. .'68,	117⅞	118	118	117⅞	117⅛	118¼
5s 10-40s reg.....	110⅛	110⅜	110⅜	110⅛	110⅛	110⅜
5s 10-40s cp.....	113⅞	113⅞	113⅞	113⅞	114⅛	114⅛
6s currency	117½	117½	117½	117⅞	117⅞	117⅞

Gold.—That there is not much doing comparatively in gold is evident from the fact that up to Friday night the total clearings for the week were in round numbers 22 millions, against 428 millions last year. Exports have fallen off. At the Treasury sale bids were very low, some of them probably being made to "bear" the market. Only a million and a quarter was sold instead of a million and a half.

The highest quotations of gold for the week with the corresponding value of legal tenders were as follows:

	Aug. 17.	Aug. 18.	Aug. 19.	Aug. 20.	Aug. 21.	Aug. 22.
Gold	109⅜	109⅜	109⅜	109¼	109¼	110
Legal Tenders..	91.22	91.22	91.11	91.11	91.11	90.81

Stocks, etc.—For some reason the Stock Exchange waked up this week in spite of the overpowering heat, and prices advanced decidedly. Probably the movement is in anticipation of an upward turn later in the season. The heavy operators are mostly out of town at present, so that the fluctuations can only be regarded as premonitory. The gross earnings of railroads are undoubtedly below those of 1873, but the net earnings make a more favorable showing because of the greater economy with which the roads have been operated since the panic.

The following table shows the highest quotations for the week:

	Aug. 17.	Aug. 18.	Aug. 19.	Aug. 20.	Aug. 21.	Aug. 22.
N.Y.C.&H.R....	102⅛	102⅛	102¼	102⅛	102⅛	102⅜
Harlem	125½	126	125½	125½	125½	125½
Erie.....	32⅜	32⅜	32⅜	32⅜	32⅜	33
Lake Shore.....	73	73½	73¼	74½	74⅜	74½
Wabash.....	36⅜	36½	36¾	36⅜	36⅜	37⅛
Northwestern..	38⅞	38⅞	38⅞	38⅞	39	37⅛
do pref....	55½	55⅞	55⅝	56⅛	57	57
Rock Island...	100⅜	100⅛	101⅛	101¼	102⅛	102⅛
St. Paul.....	35⅛	35⅜	35⅞	35⅜	35⅜	36½
do pref.....	53	53½	53¼	53⅜	53⅛	54½
Ohio & Miss....	23⅞	24¼	24⅜	24⅜	24⅜	25⅛
Central of N. J.	106⅜	106	106	106⅛	106⅛	106
Del., L. & W....	107½	107½	107⅞	108	108	108
Han & St. Jos..	26⅜	26⅜	26½	27	26⅜	26
Union Pacific..	29⅜	29⅜	29½	29⅝	29⅜	29⅜
Panama.....	112	112	112	112	112	108
Western UnTel	75⅜	76⅛	76⅝	77⅜	77⅜	78⅛
Pacific Mail.....	47	47⅛	47⅛	47⅜	47⅜	47⅜
Adams Exp.....	102½	x97	....	....	....	....
Am. Ex.....	60⅜	60½	60½	61	61	....
U. S. Ex.....	68	68	67	....	67½	....
Wells, Fargo...	74	....	73	....	....	....

Foreign Exchange.—Nominal quotations at the close of the week were:

	60 days.	3 days.
London prime bankers..	4.86⅜ @ 4.87½	4.90 @ 4.91

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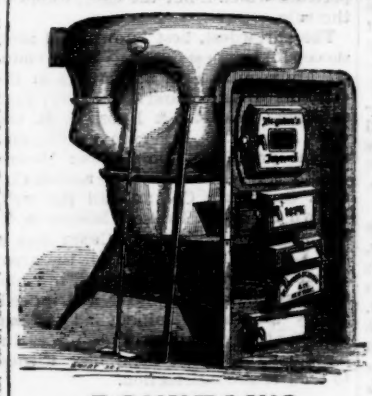

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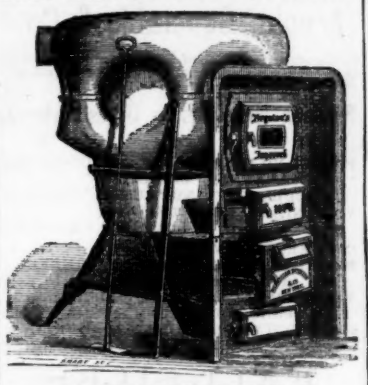

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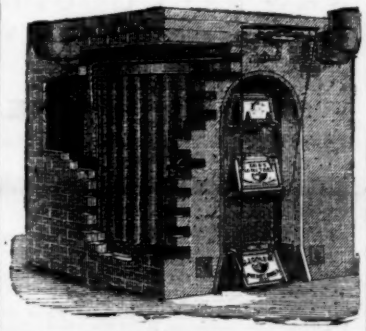

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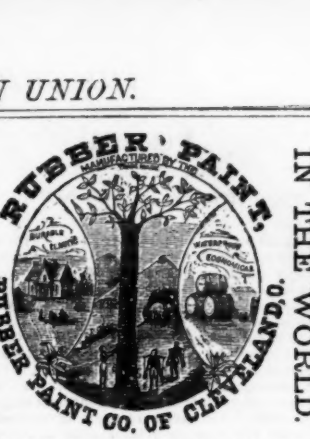

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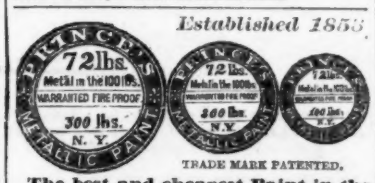

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H. Hotchkiss, Buffalo, N. Y.	J. A. Clark, Batavia, N. Y.
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Financial.

From Monday, Aug. 24, to Saturday, Aug. 29.

Wall Street.—There are no signs as yet of the autumnal stringency in the money market, though there is a firmer tone in commercial paper, owing in some degree to a decrease of the excess over the "reserve" in the banks. Cable advices from abroad announce a further increase of bullion in the Bank of England and a decrease in the Bank of France. In regard to the Fall trade, no one, save the more reckless, seems disposed to risk his reputation as a prophet. The *Financier*, in discussing this subject, frankly confesses and recalls its own error of judgment a year ago in predicting rather less stringency than usual in the money market, and says:

Broad street has rarely known so long and uniform a period of dullness as during the present year, and even the leaders of speculation seem disposed to rest. Prediction in this field is extra hazardous, but we venture to say that the indications are: that there will not be the usual fierceness of stock speculation this fall; that the speculators will therefore not be in the old way competitors of the merchants in the loan market; that even if they are, the new liberty allowed the banks so enlarges the capabilities of that market that it cannot be manipulated as formerly; and that there will be no higher ruling rates than a healthy 7 per cent. this year. The enormous falling off in demand for money is the strongest fact against the probability of a monetary pressure, however. The excessive abundance of money all through this year is not absolute, but relative; its explanation is the light demand for money for active use, and that light demand makes and explains the dullness of business which troubles us all. The railroad loans which were on the market a year ago are withdrawn and the railroads themselves almost entirely out of the market as borrowers; prices of speculative stocks are now so much lower that much less money will be required to "carry" the operations of this season; and the prospects for any speculative combination that shall much affect other than Broad street interests are very slender.

Government Bonds.—Prices have been well maintained, and the market closes a little stronger than it did last week. The volume of business is still small.

The highest quotations for the week were as follows:

	Aug. 24.	Aug. 25.	Aug. 26.	Aug. 27.	Aug. 28.	Aug. 29.
5s, funded cp '81,	112½	112⅝	112¼	112¼	112½	112⅝
6s..reg.....'81,	117⅝	117⅝	117½	117⅝	117½	117½
6s, cp.....'81,	118⅝	118⅝	118¼	118½	118½	118½
6s 5-20s, cp....'62,	112⅝	112¼	112¼	112⅝	112½	112¾
6s 5-20s, cp....'64,	116	116	116	115⅝	115⅝	116
6s 5-20s, cp....'65,	117¼	117½	117	117¼	116⅝	117
6s 5-20s.n. cp.'65,	116½	116½	116½	116½	116⅝	116⅝
6s 5-20s, cp...'67,	117⅝	117⅝	117½	117½	117½	117⅝
6s 5-20s, cp. .'68,	117⅝	118	117½	118	117½	118
5s 10-40s reg.....	110⅝	110⅝	110¼	110¼	110¼	111
5s 10-40s cp.....	114⅝	114¼	114⅝	114⅝	114¼	114⅝
2s currency	117⅝	117⅝	117⅝	117½	117	118

Gold.—Some irregularity was noticeable this week and specie for use has been more in demand. The bids at the Treasury sale were $4,470,000. The Gold Exchange reports clearances of $117,043,000 against $336,587,000 for the corresponding week last year.

Stocks, etc.—The market is hardly as strong as last week, and rather less business has been done. Prices advanced in the fore part of the week, but have fallen off latterly. All the fluctuations seem to be the result merely of natural causes, no speculators being at present endeavoring to "work" the market.

The following table shows the highest quotations for the week:

	Aug. 24.	Aug. 25.	Aug. 26.	Aug. 27.	Aug. 28.	Aug. 29.
N.Y.C.&H.R....	103¼	102⅞	102⅝	102⅝	102⅞	101⅞
Harlem	126	126	126	126	125⅞	125
Erie.....	32⅞	32⅝	32	31⅞	32⅞	31⅞
Lake Shore...	74⅞	74⅞	74⅞	73⅞	73⅞	73⅝
Wabash.....	37⅞	37⅞	36⅝	36⅝	36⅝	33⅞
Northwestern..	39⅝	39⅞	39⅞	38⅞	38⅝	37⅞
do pref....	57⅞	58	57¼	55	....	57
Rock Island....	103⅞	102⅞	102⅝	101⅞	101⅞	100⅞
St. Paul.....	36⅝	36⅞	35⅞	35½	35⅝	35
do pref.....	54⅞	54¼	54⅝	54¼	54	54
Ohio & Miss...	25¼	25⅛	24⅝	24⅝	24½	23⅝
Central of N. J.	106¼	106	106¼	106	105⅞	105⅞
Del., L. & W....	108½	109	109	108¼	108⅞	109
Han & St. Jos..	26	25½	25¼	25⅛	24⅞	24½
Union Pacific..	29⅞	29⅞	29¼	29	29	27⅞
Panama.....	113	112⅞	112½	112	112	111⅞
Western UnTel	77⅞	77⅞	77	76⅞	76⅞	76½
Pacific Mail....	48⅞	48⅞	48⅝	47⅞	47⅞	47⅞
Adams Ex.....	107½	107	107	107	107	....
Am. Ex.....	61	61	61	61	61	....
U. S. Ex.....	68	68¼	67⅞	67½	68⅛	....
Wells, Fargo...	74⅞	75	....	76	76	....

Foreign Exchange.—Nominal quotations at the close of the week were:

	60 days.	3 days.
London prime bankers..	4.86½ @ 4.87½	4.80 @ 4.80½

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J. B. FORD & CO., Publishers.
27 Park Place, New York.

MR. HENRY BARTLETT,

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Christian Union,
27 Park Place, N. Y."

THE NATIONAL COUNCIL OF CONGREGATIONAL CHURCHES is to meet in the First Church, New Haven, Conn., at 3 P. M., Wednesday, September 30, 1874. Cards assigning places for the entertainment of Delegates will be sent on application to the Secretary of the Local Committee, on or before Sep. 21. No reduction in railway fares is probable. REV. JAMES W. HUBBELL, Sec'y. ALFRED WALKER, Chairman.

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BY
HENRY WARD BEECHER.

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The Sermon of Sunday, August 23d, will appear in this week's *Plymouth Pulpit*; subject,

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Gross fire surplus and reserve	3,700,000
Net life assets and annuities	13,300,000
	$27,000,000 00
Gross assets held by Board of Management in New York	$1,600,009 00
The Co.'s actual losses by Chicago Conflagration in 1871 were	1,743,747 81
The Co.'s actual losses by Boston Conflagration in 1872 were	503,080 46

Yet the Company paid these losses at sight, without borrowing or selling a single dollar of permanent investments; continued regular dividends to their stockholders, and at the end of 1873 had entirely made up (not, however, in this country) the losses of these two conflagrations and all others, commencing 1874 with a surplus of $100,000 larger than ever before.

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STATEMENT, *January 1st, 1874.*

Gross Assets	$3,766,154 56
Total losses paid since organization	$4,937,137 54
Cash assets	463,306 22

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Branch Offices. { 26 COURT ST., Brooklyn. 106 BROADWAY, " E. D.

Capital,	$1,000,000 00
Assets, July 1. 1874,	2,401,570 93
Liabilities,	186,363 40

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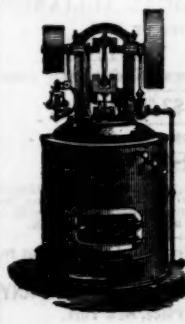

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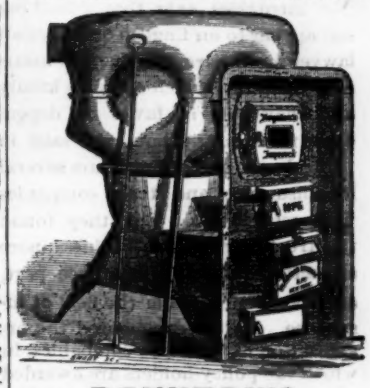

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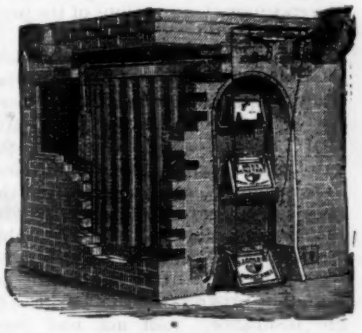

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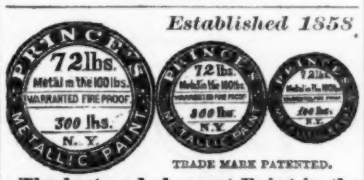

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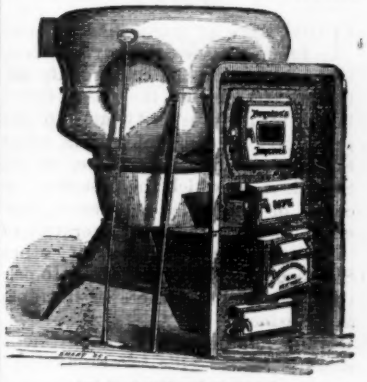

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Thousands in use, and are the **Most Popular Heater Made.**

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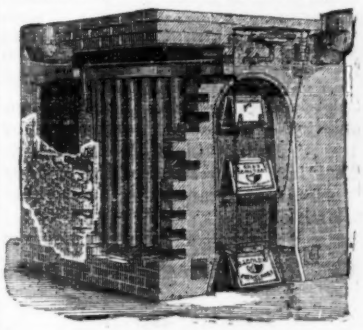

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Maine has an insurance department and supervises 32 life insurance companies of other States doing business within its boundaries. These companies issued in that State last year, 3,773 policies, insuring $5,192,367. They received in premiums $1,079,491, and paid claims to the amount of $305,966. There were in force in Maine at the close of last year, 16,787 life policies, insuring $29,205,257.

The following schedule, showing the new business done in Maine during the year 1873, has been compiled from the official returns to the Insurance Commissioner:

Companies.	Policies Issued.	Amount Insured.
Ætna, Ct.	242	$276,983
American Popular	13	27,605
Brooklyn	13	13,010
Charter Oak	107	107,395
Connecticut Mutual	155	189,795
Continental	28	34,750
Continental, N. Y	187	193,600
Equitable, N. Y.	732	1,247,300
Homœpathic Mutual	15	18,400
John Hancock, Mutual	21	28,000
Manhattan	36	45,250
Massachusetts Mutual	62	96,760
Merchants'	76	115,200
Metropolitan	58	120,500
Missouri Valley	25	15,800
Mutual, N. Y	272	420,925
Mutual Benefit	37	69,445
National, Vt	5	14,000
National of U. S.	15	23,882
New England Mutual	121	188,000
New York	23	59,500
North America	27	43,100
North Western Mutual	15	25,500
Phœnix Mutual	740	905,205
Republic, Illinois	146	184,505
Security, N. Y.	288	292,500
State Mutual	6	4,000
Travelers, Ct.	163	217,483
Union Mutual of Maine	92	136,135
United States	41	69,000
Universal	2	3,000
Washington	10	6,830
Totals	3,773	$5,193,367

This schedule shows that, although many companies are competing for the business in this State, the Equitable Life Assurance Society of New York is alone transacting nearly one-fourth of it!

Oldest, Largest, Best.

Insure in the

TRAVELERS

Life and Accident

INSURANCE CO., HARTFORD.

Cash Assets, - - - $3,000,000.

General Accident Policies for the year or month, written by Agents.

Life and Endowment Insurance of the best forms at Low Cash Rates.

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RODNEY DENNIS, Secretary.
JOHN E. MORRIS, Assistant Secretary.

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of American Independence, there will be held in FAIRMOUNT PARK, Philadelphia, in the year 1876, an

INTERNATIONAL EXHIBITION

of Arts, Manufactures, and Products of the Soil and Mine.

The Exhibition will be opened on the 19th of April and closed on the 19th of October.

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To secure space for exhibits in the Buildings or the Park, early application should be made. The necessary forms for application, together with the Regulations for Exhibitors and needed information, will be forwarded on application to the Office of the Centennial Commission.

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Beaded Guipure and Spanish Nets,
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Beaded Lace Capes, Spanish Scarfs, &c.

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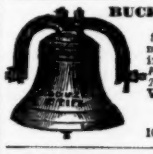

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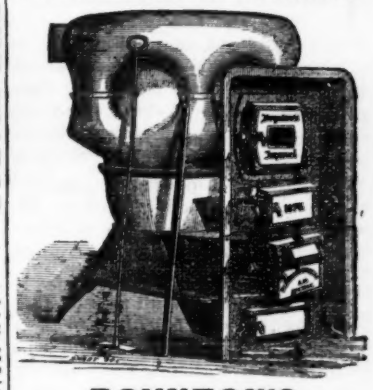

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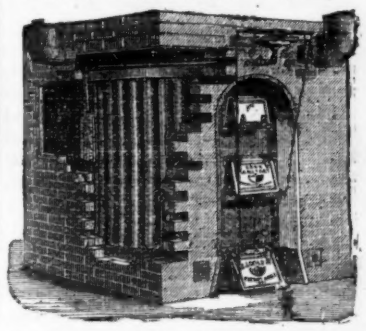

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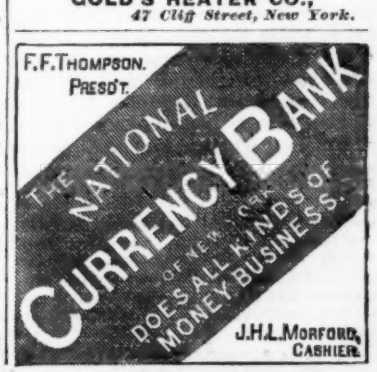

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LOOKING off to the southward from the tall light-house on Fire Island head, there is nothing in the enchanting panorama that captivates the eye more constantly than the outward-bound ships steadying their helms for the open sea. Every sunny day they are sailing from New York harbor—top-sails, top-gallant sails, and royals bellying before the western breeze—forming a continuous fleet for Europe, or the Indies, or Australian lands. They are beautiful objects—these full-rigged ships hurrying to sea, laden with large wealth and larger hopes, and one never tires of watching them as they sail away to the horizon. Symmetry and power are to be seen in their lofty masts, their tapering spars and the curving lines of their hulls. Even in the confusion of sails and rigging there is admirable grace. Each ship has been designed for a business that reaches to the ends of the earth; and yet every owner knows that even the best ship in the fleet requires many extraordinary equipments to fit her perfectly for the business on which she is bound. When she goes to sea she must be prepared to encounter all kinds of foul weather—to contend with the violent tornadoes of the tropics, as well as with the freezing tempests of Cape Horn. Strong and buoyant and swift as she is when she leaves Fire Island Light astern, she may never be heard of again unless she carries the means of meeting every peril, disaster or accident of a long voyage!

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Many times women call upon their family physicians, one with dyspepsia, another with palpitation, another with troubles of the breast, another with pain here and there, and in this way they all present alike to themselves and their easy-going and indifferent doctors separate and distinct diseases, for which he prescribes his pills and potions, assuming them to be such, when in reality they are all symptoms caused by some uterine disorder; and, while they are thus only able perhaps to palliate for a time, they are ignorant of the cause, and encourage their practice until large bills are made, when the suffering patients are no better in the end but probably the worse for the delay, treatment, and other complications made, and which a proper medicine directed to the cause would have entirely removed, thereby instituting health and comfort instead of prolonged misery.

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ROME, N. Y., June 15, 1874.
Dr. R. V. PIERCE, Buffalo, N. Y.:

I feel it my duty to express my gratitude to you and the divine power that assisted you in the study and acquirement of means to relieve suffering. When I commenced the use of your medicines I was in a rapid decline. I had been under medical treatment for nearly two years—had been obliged to wear an internal supporter most of the time for four or five years, and for six or seven months previously to commencing the use of your medicines, I suffered intense pain almost constantly, nothing giving me even momentary relief (much of the time) except opium or morphine, the action of my stomach and liver being almost destroyed by their use. I was rapidly growing weaker, losing in flesh, and could take no nourishment save a little beef-tea or gruel, could sit up but a few minutes at a time, could not walk across the room, and had formed the opinion that nothing could help me, but that I must soon leave my little children and family. In the midst of my despondency one of your circulars was brought into my room. I paid little attention to it, thinking little of patent medicines, and supposing yours were such; but, after throwing it aside, I was impressed to look at it again, and, becoming more interested, I wrote you, thinking it useless to purchase any of the medicines before stating my case to you fully. Your reply gave me so much encouragement that I commenced the use of your Favorite Prescription, Golden Medical Discovery, and Pleasant Purgative Pellets, according to the printed directions accompanying them. Their effect upon me and the struggle to rid my system of those poisonous drugs was indeed wonderful. Some of the time my body has been completely covered with a rash. I can eat and sleep well; walked to church yesterday morning, besides a block in the afternoon, without any supporter, and I consider myself almost entirely well.

With untold gratitude,
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DEAR SIR: I have not words to express my gratitude to you for your advice and assistance in my case. There is not one who has used your medicines since they have been brought here but that can say with me they have been greatly benefited. Since I have been so helped by its use, six or seven around me left off all doctors and other medicines, and now use it in their families, after being cured of the same disease as mine. You do not know what a wonder it created in our city by its restoring my sister I wrote you about, for she had been under the care of three of our best doctors, but could not sit up but for a few minutes at one time. I begged of her to try your medicines, and before she had used half the bottles she could go all around the yard, and has now just come home from a visit five miles away.

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EVERY LADY

SHOULD HAVE A SET OF

GOODRICH'S

"Spring" Tempered Hemmers,

Consisting of Four Widths and a Dress Binder,

Sent by mail on receipt of price. For sale by all Sewing Machine Agents. Price, **only One Dollar.**

H. C. GOODRICH,
205 State Street, Chicago, Ill.
103 N. 10th St., Philadelphia, Pa.
Inventor of the Goodrich Tuck Marker.

BROOK'S PRIZE MEDAL

SPOOL COTTON.

White, Black and Colored, Assorted Numbers

This Celebrated Thread has obtained great popularity for both **hand and machine** use, on account of its **smoothness and strength.** Constantly for sale to the trade in original cases, by
WM. HENRY SMITH & CO.,
32 Greene St., New York,
Sole Agents in United States.

LADIES,

ASK FOR

CLARK'S O. N. T.

SPOOL COTTON

AND TAKE NO OTHER.

It is the best Thread made for Hand or Machine Sewing.

FURNITURE

At 204, 206 and 208 East 27th St.,

2d door east of Third Ave.

IRVING & SON,

For many years past manufacturer for the wholesale Furniture Trade, have opened in their new buildings several large and spacious warerooms where they intend keeping a complete and well-selected stock of RICH AND PLAIN

Furniture, Upholstery, &c.,

FOR THE RETAIL TRADE.

Every article guaranteed of the best quality, and offered at the lowest possible price.

JAMES T. ALLEN & CO.,

WHOLESALE MANUFACTURERS OF

Walnut, Mahogany and Rosewood

FURNITURE,

OFFER AT RETAIL A

LARGE AND DESIRABLE STOCK

OF

Rich and Medium-priced Work

at Manufacturers' Prices,

Now on exhibition at their extensive Warerooms,

Nos. 185 and 187 Canal St.,

NEW YORK.

NO CHIMNEY, NO SMOKE, NO SMELL.—The Improved Mechanical Lamp burns Kerosene Oil, giving light equal to gas. *Cannot Explode.* Every Lamp guaranteed.
PAT. MECHANICAL LAMP CO.,
138 Chambers Street.

STOVES, RANGES, FURNACES.

5 Specialities of particular merit, besides a great variety of all sorts:

1. Stag's Head Elevated Oven Range, with Warming Closet,—beautiful and effective—none better.

2. Sweet Home, Portable Range, with Warming Closet. A favorite everywhere.

3. Beacon Light, Base Burner, with extra illumination, and *Patent Refuse Clearing Grate.* By simply shaking the grate (nothing more), all slate and clinkers are quickly removed. This parlor stove is especially successful. Be sure to see it.

4. Sanford's Mammoth, or Globe Heater, Improved, still the leading stove for quick and powerful heat in stores, factories and railroad depots, &c., &c.

5. Sanford's Patent Challenge Heaters, portable, set in brick or as a fire-place heater, for heating with one fire several rooms or a whole house. Many thousands in use with best satisfaction. Send for circulars.

THE NATIONAL STOVE WORKS,
239 and 241 Water St., New York.

BRAMHALL, DEANE & CO.,

295 WATER STREET,

NEW YORK.

Church Heating a Specialty,

EITHER BY STEAM OR BY

Chilson's Cone Furnaces

ESTIMATES FURNISHED.

Buy BOYNTON'S Celebrated

"GAS-TIGHT" BRICK-SET FURNACE.
"SALAMANDER" Portable FURNACE.
"NEW-BALTIMORE" Fire-Place Heater.
"OUR FAVORITE" Elevated-Oven Range.
HEATING, COOKING & LAUNDRY STOVES.

RICHARDSON, BOYNTON & CO.,
232 and 234 Water St., N. Y. Send for circular.
BLISS & WALLS,
Western Agents, Chicago, Ill.

AUTUMN, 1874.

BUFFALO AND OTTER } ALPACAS

Beaver Mohairs,

Sable Brilliantines,

31 VARIETIES.

We confidently call the attention of the Public to our different brands of **BLACK GOODS,** *believing them to be the best in the market in*

FABRIC,
LUSTRE,
AND SHADE.

We are the Sole Importers of the above brands.

PEAKE, OPDYCKE & CO.,

427 & 429 Broadway, N. Y.

ROCHESTER COMMERCIAL NURSERIES.

[Establ'd 1830.]

SEND for *New Price List*, per doz., 100 or 1000 of best Hardy Trees and Plants—Fruit and Ornamental, besides a select list of Specialties and Novelties. Address W. S. LITTLE, Rochester, N. Y.

BULBS! BULBS! BULBS! 50 HARDY FLOWERING BULBS, (our No. 4 collection,) mailed to applicants enclosing $3.00. Illustrated catalogue of Bulbs free.
WM. H. SPOONER, Boston, Mass.

DUTCH BULBS.

HYACINTHS, TULIPS, CROCUS, LILIES, Etc.

NOW READY:

Annual Fall Catalogue for 1874.

Sent together with a specimen number of

THE AMERICAN GARDEN,

a new illustrated journal of Garden Art, on receipt of ten cents.

BEACH, SON & CO.,
76 Fulton St., Brooklyn, N. Y.

ARE YOU GOING TO PAINT?

OVER 250,000 HOUSES

PAINTED WITH THE

Averill Chemical Paint.

White and all the fashionable shades mixed ready for use and sold by the gallon.

EXTRACTS FROM OUR LETTERS.

Hon. JAS. NEGLEY, Pittsburgh, Pa.: "Altogether I find the 'Averill' the cheapest and best."

PETER HENDERSON, Esq.: "The 'Averill' has proved superior to lead and oil."

C. W. SPOONER, Treas., Cordage Co., Plymouth Mass.: "The 'Averill Chemical' has proved good."

C. A. ALLYN, Esq., Palmyra, N. Y.: "The 'Averill Paint' is as bright to-day as when applied three years ago."

Hundreds of testimonials from owners of the finest residences in the country, with Sample Card of Colors, furnished free by dealers generally, and by the

AVERILL CHEMICAL PAINT CO.,

32 Burling Slip, New York; or
132 East River St., Cleveland, Ohio.

PAINT.

WONDERFUL DISCOVERY

All who propose to paint should write Ingersoll Paint Works, 157 South St., N. Y., inclose stamp, and have sent free their work on Painting and Selecting colors, with samples. They have ample evidence of its enduring twenty years. This is startling, yet the Paint looks better and is cheaper than any first-class Lead or Zinc Paint, or Chemical Paint. All dealers should keep it.—*From Christian Advocate.*

$15.00 SHOT GUN.

A double barrel gun, bar or front action locks; warranted genuine twist barrels, and a good shooter, or *no sale;* with Flask, Pouch and Wad-cutter, for $15. Can be sent C. O. D., with privilege to examine before paying bill. Send stamp for circular to P. POWELL & SON, Gun Dealers,
238 Main St., Cincinnati, O.

RIFLES, SHOT GUNS, REVOLVERS

of every kind. Send stamp for Illustrated Price List to Great Western Gun Works, Pittsburgh, Pa.

EXTRA!

A FINE CHROMO,

16 BY 20 INCHES,

Given Each Purchaser of a

STEAM WASHER.

THIS CHROMO IS ENTITLED

"THE OLD AND THE NEW;"

Or Behind Time and Ahead of Time.

A Spirited Picture, Showing,

FIRST—Wife washing the old way—husband returning at 3 o'clock P.M., dinner not ready—"BEHIND TIME." Not a pleasant scene.

SECOND—A Scotch scene, where two Scotch girls, dressed in plaid, are trampling the clothes in a tub, in their favorite way. This is an improvement on the "old way," as it does not wear the clothes near so much.

THIRD—Shows the Steam Washer, the real Woman's Friend, in operation. Wife sits knitting in the rocking-chair, with pleasant children all around her, delighted to see the Steam Washer flow eight jets of foaming water. Just at this moment husband returns, and is astonished as well as delighted. The washing is done—dinner is ready at 11 o'clock A.M.—"AHEAD OF TIME."

A

SUPERB PRODUCTION!

And will doubtless be much sought after.

Is Equal to any of the

CHROMOS

Selling at $3.00.

I have concluded hereafter to

Present Each Purchaser of

ONE OF MY NEW

STEAM WASHERS,

ONE OF THESE

CHROMOS FREE!

☞None will be offered for sale.☜

J. C. TILTON,

PITTSBURGH, PA.

Please read this "CARD" carefully. If you do not wish to become interested yourself, have you not some friend you can refer me to, who would likely be benefited by my proposals?

READER:

Please calculate the cost of my two-page advertisement in this paper. It consists of 1,480 lines. At regular rates amounts to $1,750,00 each insertion. I repeat this "Card" because my former insertions (Oct. 8th and Nov. 19th, 1873, and Jan. 23d, 1874) have paid me 500 per cent. each time.

During the last eighteen months I have inserted my advertisement, occupying one to two pages, in hundreds of first-class papers, all of which pays well for the outlay; but the CHRISTIAN UNION ("the largest circulation of any religious paper in the world,") pays me better than any. I mention this fact for all can see how extensively I advertise my invention, and taking into consideration the fact that I sell it entirely on its merits, all must concede that it sells well, for no article will sell well enough to pay for so expensive advertising without real merit. If I can get a sample introduced into a neighborhood, it often sells an hundred more. Such a splendid chance to make money selling this invention may never occur again.

TILTON'S PAGES. THE LARGEST ADVERTISEMENT IN THE WORLD.

DIRECTIONS AND TESTIMONIALS.

1. Soak the clothes over night in warm suds—in the usual manner.

2. Put in the bottom of the WASHER a quarter bar of good soap, or enough to make good suds, sliced up thin; then fasten down the false bottom—see that the center valve is in the proper position; put in water enough to cover the cap over the valve, say about an inch; lay the clothes down smoothly, with the soiled parts well soaped, in the Washer—not rolled up, but spread out, so the water can circulate freely—and carefully pack the clothes down; see that the fire is sufficiently hot to generate the steam; when the water boils, it will begin to flow up the tubes on the outside, at the ends of the Washer, and through the holes into the Washer again. After a steady circulation has been going on in this manner for about thirty or forty minutes, the washing will be completed. Rinse well and wring same as in usual way. Colored clothes must not be mixed with white. Use soft water for boiling always. If hard, use soda, lye, or make it soft in any other way.

If it desired to bleach with the Washer, this may be done by adding a tablespoonful of borax of commerce to a Washer full of clothing.

ST. MARY'S, Auglaize Co., Ohio.

Dear Sir: Having used your Steam Washer for over four months, we are prepared to recommend it to the public as by far the cheapest and easiest method of washing that we have ever met with. We have tested it thoroughly, washing very dirty clothing in it, and know it will do all that you claim for it. We have never had to rub a single article on the washboard that has been washed in the Steam Washer since we have had it; hence there is a great expense saved in the wearing of the clothing. We could not do without it.

Rev. J. JACKSON and WIFE.

COMFORT, Kendall Co., Texas, *Feb.* 10, 1873.

J. C, TILTON, Esq.—*Dear Sir:* The sample Washer which I ordered arrived in due time. All who have seen it in operation are well pleased with it. It will do all that you claim for it. You will please send, C. O. D., deeds for the additional counties as ordered, and oblige, very respectfully, JOS. B. HADDEN.

February 12, 1873.

Mr. J. C. TILTON—*Dear Sir:* The Washers came duly to hand; accept my thanks for your promptitude. I am glad to acknowledge it all you recommend. Several have come to see it used; all acknowledge it a perfect success. I write to order a deed to Sampson Co., N. C. Please send C. O. D. Direct to

ELDER B. JACKSON,
Fayetteville, N. C.

HENDERSON, Ky.

Dear Sir: The Washer came duly to hand. Accept my thanks for your promptitude. I am glad to acknowledge it all you recommend. I have spoken of it to numbers, who desire me to order one for them. Several have come to see it tried. All acknowledge it a perfect success. I write to order a deed to Henderson Co., Ky. I would send the money now, but fear some one else has the right by this time. (Send C. O. D.)

Rev. B. T. TAYLOR.

SHAMOKIN, Northumberland Co., Pa., *May* 21, 1873.

Mr. J. C. TILTON—*Sir:* I received the Steam Washer the 10th inst. Thanks to you for your promptness. My wife has tried it, and it gives full satisfaction. I make haste to order a deed for my county. Northumberland is my first choice; next, Montour; third, Columbia. I send $10, and balance C. O. D. in thirty days. Please send me a list of any other adjoining counties not sold.

Respectfully yours,
MOORE FURMAN.

XENIA, Greene Co., O., *Feb.* 6, 1874.

MR. J. C. TILTON:

Have received and used your Steam Washer. I am glad to acknowledge it does more than I expected of it. It bleaches as well as cleans my clothes without any wear and tear of them. Like it very much. MRS. K. A. COLLINS.

IMLAY CITY, Mich., *Dec.* 18, 1873.

J. C. TILTON, Pittsburg, Pa.:

Dear Sir: I have just read a part of your six-column advertisement in the Chicago *Standard*. This led me to write this note. About three years ago a brother in the ministry made me acquainted with your Steam Washer. I sent for one immediately, and my wife has used it ever since, when her delicate health would permit. She has always estimated it a Friend, and having washed to-day, she esteems it as much a Friend as ever. Three years' service ought to be sufficient to establish its reputation in a family. It has done so in my family. It has been loaned to neighbors, and was always well liked. My work as a minister gives me no time to engage in selling them, or any other secular business. But success to the Woman's Friend. Truly yours, REV. J. E. BITTING.

I can publish hundreds of letters from parties who have used the STEAM WASHER, and speak in its praise. I have thus far declined doing so. I know full well how *Certificates* are looked upon. I have sold the Steam Washer upon its own merits. Thousands have used it, and it has given universal satisfaction throughout the country. I ask none to rely on what I say, or the commentaries of others, but let the Washer stand on its merits. I would not ask or advise any one to engage in the business of selling Washers or rights, unless he has thoroughly tested its work; and to enable all to do so, I send a *sample* Washer, upon the receipt of $5 00 (half the retail price), and guarantee that if found not as represented, I will refund the money. So there is little risk to begin with.

I have advertised extensively in first-class Religious and Agricultural papers. I refer you to the *American Agriculturist* of May, 1873, *New York Tribune, Harper's Weekly, Cincinnati Times, Toledo Blade*, &c., &c. I also refer you to my double-page advertisement in the *Christian Union*, Oct. 8th, 1873, *New York Independent*, Oct. 30, 1873, and all the leading papers of the Religious press.

I shall likewise continue to advertise as heretofore, using double column and double pages. The largest advertisements in this or any other country.

Of course my former patrons who have bought territory—as well as those who may hereafter engage in the business—will be benefited proportionately. I am convinced that the Steam Washer will be used in every family.

Address all Orders and Letters to

J. C. TILTON,
No. 10½ Sixth Street, Pittsburgh, Pa.

P. S.—CUT THIS CARD OUT and preserve it for future reference. Persons writing me from this card, will please state where they saw it.

A Few Extracts from the Press.

Read the editorial published in the Pittsburgh *Advance*, of August 23d. (Write the editor for a copy.)

We would not knowingly lend ourselves to practice on our readers a deception: but after having thoroughly tested TILTON'S STEAM WASHER, the wife says, "Too much cannot be said in its praise. It not only requires a less quantity of soap than the old method, but it is a wonderful saving of hard, slavish labor over the wash-tub—the clothes, when coming out of the boiler, with only a little rinsing, thoroughly washed and fit to hang on the line." She further says, "I would not dispose of mine for five times its cost, if I could not procure another; or knowing its merits as I do, were there no other way, I would deprive myself of some article of apparel, or the family of some necessary, to procure one."

These statements are made after repeated trials of one of these Washers, and their truthfulness may be relied on.

The principle on which the STEAM WASHER is gotten up will commend itself, as soon as understood, to every thinking mind. It is so very simple that the wonder is that it has not been discovered before. We rejoice for the relief which this invention will afford those who have to perform that essential part of domestic labor—washing.

300,000 SOLD.

This does not probably represent one-fifth of the real number of Tilton's Washing Machines that have been sold. The press everywhere give testimony that Mr. Tilton's Woman's Friend is the best made or yet invented. Said a neighbor the other day, "There is no doubt about it; Tilton's machine takes away the drudgery of washing, and makes clean work of the clothes. I pity the family that is without it." There are over seven millions of families in the United States to be supplied with this great blessing—over seven million that need and want this machine. Mr. Tilton makes offers to those who are in earnest, who are not lazy, and who are willing to take hold with him, and who have a small capital, to aid him in supplying these seven million families with his Woman's Friend. His offers are simple and plain, and very liberal, and without risk. Our cities, our villages, our county headquarters, are full of men who need work. To all these Mr. Tilton offers plenty of work and good pay, and we earnestly urge all to write or go to Mr. Tilton, find out his terms, and begin business at once. See his big advertisement in another place. Mr. Tilton is honest and reliable, and the statements in his advertisement can be relied on.—*Christian Standard*, Cincinnati, Ohio.

To the Inventive Genius

Of this age is due the progress of our present high state of civilization, as much as to all other forces combined. All industrial pursuits were prosecuted in a primitive form and manner. Muscles were the reliance for mechanical labors pursued, and a man's or woman's value was based upon the strength of these. Brain force has changed all this, in the multiplication of substitutes for muscle force; and such is the extent of ingenuity in this department, that it is now estimated that more work can now be accomplished by one-tenth of the population of the earth in one year, than could have been done by the *whole world* in the same time two hundred years ago. Every class of industry has felt the influence of genius. Agriculture, manufactures, and commerce have been stimulated into wonderful activity by it. Nor has the household been overlooked, nor the labors of women neglected. The sewing-machine is an example of what ingenuity has done for woman. It has multiplied her power a hundred-fold with the needle. The washing of wearing apparel and other textile fabrics by mechanism has been a problem that has employed the skill of the country, and without success, until J. C. Tilton, of Pittsburgh, struck a principle of manipulation that is destined to supersede all other machines, and do away with all washboards. Howe has made his name immortal through the needle, and Tilton, in like manner, will perpetuate his through an instrument no less important. Tilton's machine is simple, and may be managed by a child twelve years old. Mr. Tilton's advertisement is but a modest exhibition of the operation and rapidity of this unique instrument for the family. It is one of those productions that carries itself into every family by its own merits, which captivate and elicit the admiration of every person who examines it. Mr. J. C. Tilton is a perfectly reliable man, and will do just what he promises in his advertisement.—*Religious Telescope*, Dayton, Ohio.

Business and Money.

It is one of the charms of a business to enjoy the exclusive control of an industrial pursuit that is a necessity to the people. The skill that will enable a person to perform in ONE HOUR what otherwise takes FIVE HOURS to perform, develops an invention that makes its use a necessity. Such ingenuity, embodied in mechanism, the United States Government has declared to be property; and, in the form of a patent, has invested it with all the immunities and franchises of property. It becomes a reality; and its exclusive control transferred by deeds of record, like real estate.

Thus parties may buy territory, and within the purchased grounds exercise jurisdiction over the thing so bought without any fear of competition. This class of business all men covet. J. C. Tilton, of Pittsburgh, is one of the favored few who has the ownership of the whole United States in a machine, simple, cheap, and necessary. Such mechanism will sell the world over. Mr. J. C. Tilton proposes to divide this real estate. A more splendid and captivating opportunity for accumulating money, with merely offering this machine for sale, was never presented. Young man, if you mean to be an integer, and not a cipher; if you mean to be independent; if you mean to acquire property, J. C. Tilton offers you a stepping-stone to reach your high aim. Write to him at once at Pittsburgh, Pa., and obtain a position of value to yourselves that cannot fail, with common sense and common industry, to bring you in a fortune.—*Journal and Messenger.*

LIFE INSURANCE.

THERE are some advantages in a life insurance on the Tontine system over one effected on the ordinary plan which are worth noting. In the ordinary form of insurance the usual method is to return to each policy-holder the surplus or dividend at the end of the first and of every subsequent year. This method is simple and gratifying to the policy-holder, but the burden of maintaining it necessarily falls upon those who, by the payment of premiums year after year, contribute most to the formation of the surplus fund. The Tontine system, by retaining the surplus to accumulate to the end of the Tontine period, offers a special advantage to those who live long and pay the largest sums for their insurance. Indeed, to secure this advantage to persons descended from a long-lived ancestry who desire to insure their lives is one of its principal objects.

It is known that a policy of life insurance, issued on the ordinary plan, cannot be given up or changed without a loss to the insured. The superiority of the Tontine system appears in the fact that the holder of a Tontine policy may, at a time selected by himself when applying for the insurance, receive the full surrender value of his policy in money, without any such loss as he is liable to under the ordinary form of insurance. The system in this manner combines the advantages of an endowment insurance with a life insurance. Moreover, the cash fund which has accumulated at the termination of the Tontine period may be taken by the policy-holder, or may be applied by him to the purchase of a life annuity, or may be converted into any other form of policy issued by the Equitable Life Assurance Society, the company which first put this system in practice.

It is also to be noted that when the end of the Tontine period is reached, if the policy-holder does not wish to continue the payment of premiums, and yet wishes to keep an insurance upon his life, he has the option of converting the value of the old policy into a new life policy for a fixed amount, on which all the premiums will be acknowledged as paid; or, if an endowment policy, into another payable at the maturity of the original insurance. From whatever point the Tontine system, as practiced by the Equitable Society, is examined, it appears that in no way are the substantial advantages of life insurance more manifest than in its provisions.

BUSINESS NOTICES.

LOCAL AGENCY.—All who have canvassed for this or other periodicals, can make it pay to take a "*Local Agency*" for the publications of S. R. WELLS, Publisher, 389 Broadway, New York. Send stamp for TERMS to LOCAL AGENTS.

Just What I Want.

A sewing machine that I *myself* can use for all my family work; and it is well attested that the "Willcox & Gibbs" is just that machine. Send for Price List and Circular to Willcox & Gibbs S. M. Co., 658 Broadway, N. Y.

"MORBID MOODS OF MIGHTY MINDS."

THE PHRENOLOGICAL JOURNAL for **October** is full of rich reading. **F. B. Ainsworth,** the Prison Reformer; **John Roach,** the Ship-Builder; **Sir Roundell Palmer,** Lord Chancellor of England, with Portraits: The **Husband's Mistake; Work that Wins; What am I Good for?** &c. Only 30 cents, or $3 a year. On trial 3 months for 50 cts. Sent first-post by S. R. WELLS, 389 Broadway, New York.

E. & H. T. ANTHONY & CO., 591 Broadway, opp. Metropolitan. CHROMOS and FRAMES, STEREOSCOPES AND VIEWS, GRAPHOSCOPES, MEGALETHOSCOPES. ALBUMS AND PHOTOGRAPHS OF CELEBRITIES. Photo-Lantern Slides a specialty. First premium at Vienna. Manufacturers of Photographic Materials.

SMALL INVESTMENTS,

PAYING ENORMOUSLY. Will surprise you. Pamphlet free. RUMBLE & CO., 52 Broadway, New York. P. O. Box, 4,905.

DRY GOODS.

A. T. STEWART & CO.

Have made Large Additions to their stock of

CARPETS AND CARPETINGS,

CONSISTING OF

Five-Frame English Brussels,

At $1.75 Per yard.

English Tapestries,

At $1.10 per yard.

English Velvets,

BEST GRADES, at $2.25 per yard.

French Moquettes,

ONLY $2.50 per yard.

THE VERY BEST QUALITY

American Moquettes or Axminsters

At $3 per yard.

Together with the Richest and Most Costly

Axminsters, Aubussons, Indian and Persian

CARPETS,

VARIOUS SIZES, in ONE PIECE, at proportionately low prices.

Curtain Materials and Furniture Coverings.

They also offer

Real Guipure and Embroidered

Lace Curtains,

And a LARGE ASSORTMENT of

Nottingham Curtains,

At $2 per pair upward.

AN ELEGANT LINE OF

Tapestry Table and Piano Covers,

Lace Shades, Etc.

Cretonnes, from 35c. per yard up,

Chintzes, Furniture, Twills, Etc.

THE BEST QUALITY REAL

French Brocatels,

Full 63 inches wide, in GREEN and GOLD, at the extremely attractive price of $5 per yard.

Offering UNUSUAL and EXTRAORDINARY INDUCEMENTS to purchasers.

Broadway, Fourth Avenue, Ninth and Tenth Streets.

R. H. MACY & CO'S

GRAND CENTRAL ESTABLISHMENT

14th St. and 6th Av., New York.

UNLIKE

MACY'S ANY OTHER HOUSE in the COUNTRY.
MACY'S IN NO OTHER will be found large and
MACY'S desirable assortments of goods in so
MACY'S many different branches of trade.
MACY'S Experienced Buyers and Ready Money
MACY'S enable us to place before the public at
MACY'S
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MACY'S
MACY'S
MACY'S

VERY LOW PRICES,

MACY'S WHITE Goods and Housekeeping Goods.
MACY'S HOUSE-FURNISHING Goods,
MACY'S EMBROIDERIES and Lace Goods.
MACY'S LADIES', Gentlemen's and Children's
MACY'S Furnishing Goods; also, Hosiery,
MACY'S Gloves, Handkerchiefs, &c.
MACY'S CORSETS and Under-garments.
MACY'S NOTIONS and Small-wares.
MACY'S MILLINERY Goods, Ribbons, Feathers,
MACY'S Velvets, &c.
MACY'S FANCY Goods, Jewelry, Toilet Articles,
MACY'S PERFUMERY and FANS.
MACY'S BOOKS and Stationery.
MACY'S CROCKERY, Glass and Silver-plated
MACY'S Ware.
MACY'S TRIMMINGS and Worsteds.
MACY'S R. H. M. and La Forge Kid Gloves, every
MACY'S pair warranted not to rip or tear putting on.
MACY'S
MACY'S TOYS, Dolls and Dolls' Articles.
MACY'S BOXED, Canned, and Bottled Fruits, Pre-
MACY'S serves.
MACY'S PICKLES, Olive-oil, Biscuits, &c.

Descriptive Catalogues now ready, sent by mail or furnished by the Superintendent on application.

N. B.—Goods shipped and delivered free in the City, Brooklyn, Jersey City and Hoboken.

Particular attention to orders.

Goods packed and shipped for any part of the country.

ADVERTISERS! Send twenty-five cents to GEO. P. ROWELL & CO., 41 Park Row, New York, for their *Pamphlet of one hundred pages*, containing lists of 3,000 newspapers, and estimates showing cost of advertising.

Arnold, Constable & Co.,

Respectfully call the attention of their CUSOTMERS, and STRANGERS visiting the City, to their large and magnificent collection of

PARIS NOVELTIES

IN

FALL and WINTER

DRESS GOODS,

PLAIN COLORED, FANCY, AND BLACK SILKS,
PLAIN AND FANCY LYONS VELVETS,
RICH LACES AND PARIS EMBROIDERIES,
CLOTHS, CASSIMERES, AND OVERCOATINGS,

MOURNING GOODS,

Gentlemen's and Youths' Furnishing Goods,

English, French and Balbriggan

HOSIERY and UNDERGARMENTS,

BLANKETS,

FLANNELS,

LINENS and WHITE GOODS.

Chosson's Celebrated Kid Gloves,

LADIES' and CHILDREN'S FURS,

Ladies', Misses' and Infants' Outfitting Departments.

WEDDING TROUSSEAUX,

India Camel's Hair

Shawls and Scarfs,

Cashmere, Paisley and Wool Shawls,

French and English Umbrellas, &c., &c.

The above Departments will be found full and complete with all the newest FABRICS and COLORINGS introduced this season,

And at the "Lowest Prices."

AN INSPECTION SOLICITED.

Broadway, Corner 19th St., NEW YORK.

AGENTS WANTED.

THE LIFE OF JESUS,

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A double barrel gun, bar or front action locks; warranted genuine, twist barrels, and a good shooter, or *no sale*; with Flask, Pouch and Wad-cutter, for $15. Can be sent C. O. D., with privilege to examine before paying bill. Send stamp for circular to P. POWELL & SON, Gun Dealers, 238 Main St., Cincinnati, O.

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STOVE PIPE ELBOW,

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Only True Principle,

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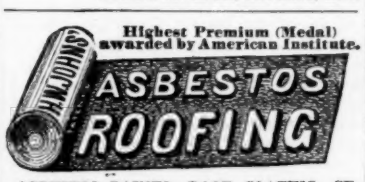

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Only 50 cents a Game.

The long evenings are now coming, and the children should have good games to help pass them pleasantly.

Avilude is the best ever published.

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ASK your Watchmaker to shew you a celebrated BOREL & COURVOISIER NICKEL WATCH before purchasing those of any other make, in key or stem-winders, Ladies' and Gents' sizes. These watches are full ruby-jeweled, and combine all modern improvements in watch-making, and were awarded the GRAND PRIZE at the Paris Exposition of 1867, for best performance and greatest accuracy in adjustment, and are warranted to perform with the same degree of regularity as those made by the best manufacturers in Europe or America. For sale by QUINCHE & KRUGLER, 15 Maiden Lane, only Wholesale Agents for the Manufacturers.

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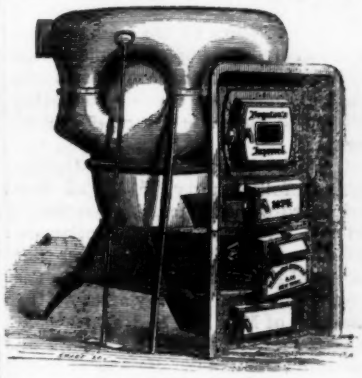
BEST HEATER IN THE COUNTRY.



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FOR WARMING

DWELLINGS, CHURCHES, SCHOOLS, PUBLIC BUILDINGS, etc.

In *Portable* or *Brick-set* form adapted for anthracite or bituminous coal.

HAS THE

Largest amount of Heating Surface, Greater Power, More Durability and Economy, Perfectly Free from Gases, and gives better Satisfaction

THAN ANY FURNACE IN THE COUNTRY.

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BOYNTON GAS-TIGHT FURNACE

IS SEEN.

Thousands in use, and are the **Most Popular Heater Made.**

BOYNTON'S WOOD FURNACES,

especially adapted for burning wood, are a **great success.** Also

"OUR FAVORITE" Elevated Oven Range, with Double Ovens and Hot Closet.

"STANDARD" Elevated Oven *Heating* and *Cooking* Range with Hot Closet.

"CABINET" Portable Range with Hot Closet.

"PROGRESSIVE" flat top Double Oven Range, are the most popular Ranges for family use.

Hotel and Restaurant Ranges and Broilers. Heating and Cooking Stoves in great varieties.

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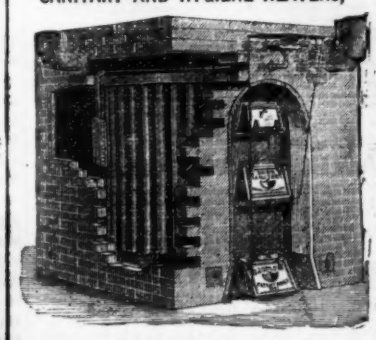
The Best Heaters in the World.

GOLD'S

SANITARY AND HYGIENE HEATERS,



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For the following reasons: It has the *largest* amount of heating surface. It is entirely free from *dust* and *gases*. It has no dampers. No overheated surfaces. The heat is *equal* in all respects to *Steam Heat*. It has an **Automatic Regulator**, controlling the draft, regulating the fire at all times, and keeping the heat at a *uniform* temperature. No *danger from over-heated pipes. It is not a hot air furnace.* It gives a *pure, moist* and *healthful* heat at a moderate expense. **Over 500 in use.** Send for particulars.

Also a large and varied assortment of RANGES, STOVES, LOW-DOWN GRATES, FIREPLACE HEATERS, &c., &c.

GOLD'S HEATER CO.,

47 Cliff Street, New York.

LIFE INSURANCE.

RIVERHEAD, L. I., *Oct.* 1, 1874.

SIR: Here is another instance of the benefits of life insurance, so marked that perhaps the publication of it may lead some other man to insure at once and cause some other widow to bless life insurance and its agents.

Timothy Robinson, of Westhampton, Suffolk County, N. Y., an honest, hard-working man (everybody's friend), had been thinking of insurance for some time; yet, feeling that he could not spare the money for the premiums, came into my office on the first day of May last and asked what a policy for five hundred dollars on his life would cost. He was fifty-six years old and felt that he wanted something sure for his family when he should be taken away.

I showed him what a policy for five hundred dollars would cost, then showed him that a small payment quarterly would carry a policy for one thousand dollars, and if issued upon the Tontine plan of the Equitable Life Assurance Society he would probably be able at the end of ten years, should he choose, to withdraw from the Society with a considerable amount of money and terminate the insurance.

The suggestion met his approval. He could pay the premium quarterly and secure the larger policy, with the privilege of terminating the insurance at the end of ten years. He at once made application for a policy. His examination was very satisfactory to the medical examiner. The application was accepted by the Society, the policy was issued, and when I delivered it to him he seemed to show a feeling of pleasure and of relief that his family were now provided for.

The second quarterly premium, due August 4th, was paid by his son, who told me that his father was then quite sick. To-day he is in his grave, and the policy is to the family a "friend in need." Yours truly,

NAT. W. FOSTER.

MARRIED.

WALLACE — ALLISON. — In Winchester, Mass., Sept. 30th, at the residence of Andrew Allison, Esq., by Rev. David Dascomb, Rev. C. W. Wallace, of Manchester, N. H., and Elizabeth H. Allison, of Concord, N. H.

DIED.

MURRAY.—At Hillsdale, N. Y., on Thursday, Oct. 1, 1874, Sarah, widow of the late William Murray, in the 83d year of her age.

CHINA
AND GLASS-WARE.

Notwithstanding we exhibited at our opening the largest and most complete assortment of China and Glass-ware ever shown to the public, and at the most popular prices, we shall, on Monday, Oct. 5, have on exhibition an immense variety of new goods, which have just arrived by steamer, which we shall offer at the prices which have made our NEW DAPARTMENT such an IMMENSE SUCCESS.

TO ENUMERATE:

FRENCH CHINA DINNER SETS, for twelve persons, decorated any color, best quality, $48 11.
FRENCH CHINA DINNER SETS, 136 pieces, $23 41.
ENGLISH CHINA DINNER SETS, 136 pieces, $14 71.
CUT BOHEMIAN GOBLETS, $2 63 per dozen.

R. H. MACY & CO.,
14th St. and 6th Av.

300 FULTON ST., BROOKLYN.

OPENING OF Fall & Winter NECKWEAR. ALL THE LATEST NOVELTIES.

BENNETT

Cartwright & Warner's UNDERWEAR.
DENT'S KID GLOVES, IN LADIES' & MEN'S.
MORLEY'S HOSIERY, &c.

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Asbestos Materials.
ASBESTOS ROOFING, PAINTS, CEMENTS, ROOF COATING, SHEATHING, &c.
H. W. JOHNS, 87 Maiden Lane, N. Y.,
Establ'd 1858. Sole and Patentee Manufacturer.

"The leaves were for the healing of the nations."

A VALUABLE MEDICINAL HERB.

BY

R. V. PIERCE, M.D.,

OF THE WORLD'S DISPENSARY, BUFFALO, N. Y.

SMART-WEED, sometimes called Water-Pepper, but known by Botanists as *Polygonum Punctatum*, is a well-known, very common, and modest little plant found growing in ditches, low grounds, among rubbish, and about brooks and water-courses, flowering in August and September. In many sections of this country it is a deservedly highly-esteemed family remedy. The Indians also make great use of this plant for the cure of various diseases. But neither the Indians nor the whites learned one-tenth of the value of this modest little weed, as they had no method of extracting its virtues without the application of heat, which destroys most of its properties, and usually made a tea from the dried herb, that had been kept on hand for a long time, until it had lost most of its medical properties. No educated chemist had ever tried to make an analysis of the plant and produce an extract from it upon scientific principles, by a cold process until I, having become convinced of the wonderful medical virtues of this little weed, investigated its properties and made an extract from the fresh herb, by a cold process—using no heat at all, but bringing out its juices, oils, and volatile properties complete and unimpaired. If this remedy had heretofore been valuable, when prepared in the most crude manner, from the long dried herb and by the application of heat, that destroyed so much of its virtues, I reasoned that it must, when properly prepared, by a cold process, and from the freshly dried herb, prove a wonderfully efficacious and potent remedy for human suffering. And I can assure the people, upon my honor, as a professional man, that in its use, since thus preparing it, my most sanguine expectations have been more than realized. I have found it to contain medicinal properties which steeping in water could not bring out at all, as they are resinous principles. With my Extract, containing all these medical properties unimpaired, I have been enabled to produce most astonishing remedial effects. By much study, a large experience in prescribing this and other medicines, and very close observation, I have been enabled to compound and combine with the simple Extract of Smart-Weed extracts of other medicinal herbs and roots, that greatly improve its power and usefulness, both as an internal and external remedy; besides, they so flavor and modify it as to remove its pungent, smarty taste, and render it *a pleasant remedy for both adults and children.* The greatest difficulty that I experience in the way of introducing this most valuable remedy to the public, is the fact that Smart-Weed is such a common and unpretending looking little herb that people are apt to think that it can not possess any great or valuable medicinal properties. Had I prepared my Extract of Smart-Weed, put it up and labeled it with some great name, and told the people that the herbs of which it was composed were collected in Africa by the Arabs, carried across the Saharah Desert on the backs of camels, and brought across the Atlantic Ocean for my special use, and that its ingredients were therefore very expensive, I have no doubt that some would have been thereby inspired with greater confidence in it. But I prefer to deal honestly with the people, and tell them that the chief ingredient of my Compound Extract is the modest little plant seen growing by the roadside, in all parts of North America, and known as Smart-Weed. I believe that God has caused to grow, in each climate and region, those medicinal plants best calculated for the cure of the diseases that prevail in the section of country where those plants are found—that "the leaves were for the healing of the nations," and that the fewer far-fetched remedies we employ the better, if we would thoroughly investigate and understand those we have at home. So far as Smart-Weed has been employed by the medical profession, it has won golden opinions, notwithstanding the fact that heretofore they have had only a very imperfect preparation of it to use, owing to heat being always employed in extracting its properties. A celebrated medical author says: "A friend of ours had an only child dangerously ill with Summer Complaint. He had employed a great variety of the usual means for relief, but all appeared unavailing. The child was finally given Smart-Weed, and it was entirely successful. 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In all cases of Diarrhœa, whether acute or chronic, in young or old, as well as in Cholera and Cholera Infantum, the symptoms of which are severe vomiting and purging, feeble pulse, with cold or clammy skin, my Extract of Smart-Weed will give almost immediate relief, and speedily effect a cure. All authors writingupon Smart-Weed speak particularly about a dose of it producing a warmth and peculiar tingling sensation throughout the system. This is especially the case when my extract is given and indicates a perfect arousing of the whole system, as if from inaction and sleep, and resembles a shock of electricity, only that it is more lasting in effect. The whole system and its various functions are aroused to perform their normal functions by its electrical effect upon the nervous system. Hence, too, its great and masterly control over Rheumatic and Neuralgic Affections, for which it is particularly advised by medical authors, and in which it has performed remarkable cures. It should be used in these cases both externally and internally. Being a great Diaphoretic, or *Sweating Medicine*, aids greatly in relieving pain, but, independently of that, it possesses great anodyne or soothing properties, that render it far ahead of any "Pain Killer," (so called), "Instant Relief," "Golden Relief," or any other pain remedy that has ever been offered to the public. Besides, it is perfectly harmless, which is not the case with many of the preparations patented and put up for sale by Quacks, "Indian Doctors," and those knowing nothing of the delicate and intricate structure of the human system, nor the action of medicines upon it. My Extract of Smart-Weed is not a secret Patent Medicine, no patent having been asked for or obtained upon it, and its ingredients are no secret—all that I claim is that, as an educated and skilled analytical and practical Chemist, I have devised a superior process for bringing out and obtaining the most valuable properties of the plants from which my Compound Extract is made. This I have done only after great expense in erecting machinery for grinding, pressing, and percolating. I wish particularly to call public attention to my Extract of Smart-Weed as a remedy for all Colds, Febrile and Inflammatory Attacks. Nor can I too highly extol it as a remedy to break up the cold stage of Fever and Ague, or Chills and Fever.

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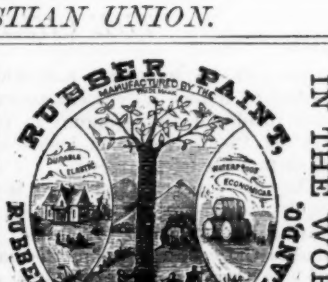

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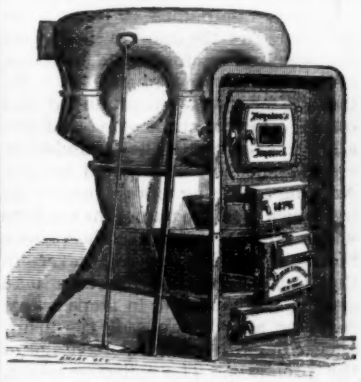

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If there is any business in the world which ought to be free from all public taxes, it is the business of life insurance. Yet this is the business which is more heavily taxed than all others. Every State or town, in taxing a premium paid by its citizens to the life insurance companies of other States sets up, in theory, a prohibitory tariff intended to shut out from the reach of its citizens those benefits of life insurance which are offered to them on the most advantageous terms by the large and wealthy companies in the older States—by such companies as the Equitable Life Assurance Society, and other large corporations. Thus, men living in Maine, Connecticut, Pennsylvania, Virginia, Kentucky, Illinois, and on all the way to California, are compelled by their own domestic laws to pay taxes on property held by men in the State of New York—to pay taxes on premiums which they have sent to New York City to secure a policy of life insurance for themselves! They might, with as much reason and justice, be taxed for debts which they have paid to persons living in China.

But there is another feature of this system. The premiums paid on different classes and different forms of life insurance vary from $20 to $100 per $1,000, according to the age of the insured and the form of the policy. But a policy of $1,000 may never be worth more to the insured than $1,000; and its value as property is as large to the holder where it costs but $20 as where it costs $60 or $100. By the present system of taxing premiums, the man who is so unfortunate as to have lived to middle age, so that it costs him three or four times as much to be insured as it costs his younger neighbor, pays a tax on this misfortune to his own community! If it costs a certain man but twenty dollars to insure one thousand dollars on his life in the Equitable Life Assurance Society, and it costs his neighbor one hundred dollars to insure the same amount, and the rate of taxes is three per cent., the former pays a tax of only sixty cents to his own town or State, while the other pays three dollars on the same property. This is required by the acts of a legislature, which ought to be impartial and which ought to induce all citizens to exercise prudence and economy in protecting themselves from losses and their families from poverty.

Anyone can see that there is no equity or justice in this system of taxing life insurance premiums. It makes the cost of a policy the basis of a tax, while on all other property an assumed or a market value is the acknowled basis. If life insurance is to be made cheaper, this system must be overthrown; and the sooner the better.

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HENRY WARD BEECHER, Editor.

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Gross Assets	$5,766,154 56
Total losses paid since organization	$4,937,137 54
Cash assets	463,366 22

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Accumulated Assets, Jan. 1st, 1874	$9,009,462 33
Reserve to meet all Liability	7,342,835 38
Surplus over Liability	$1,666,626 95

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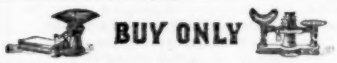

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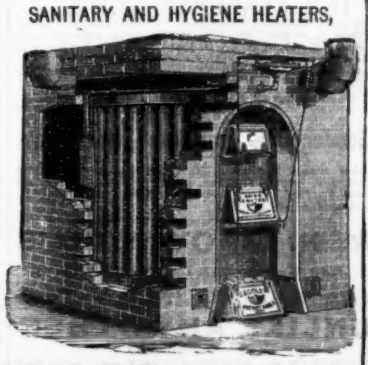

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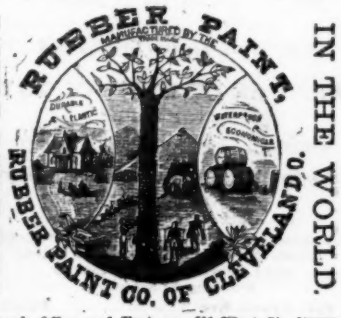

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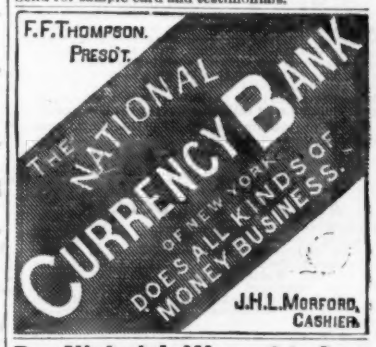

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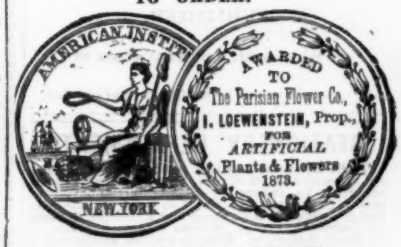

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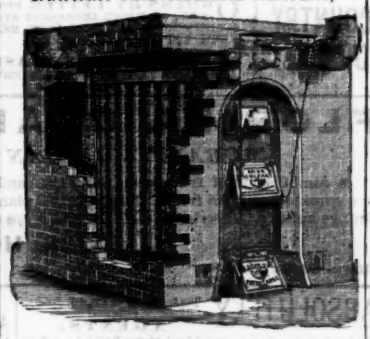

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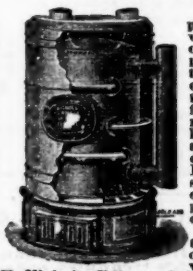

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will repair and preserve old roofs of shingles, tin, cement, or of any kind, cheaper and more substantially than anything else in use. It has been tested and improved upon for **ten years,** and is a perfect protection against weather and fire, and is **endorsed by eighty-two Fire Insurance Companies.** Reference is made to over 2,000 roofs in New York, on **churches, brown-stone dwellings, factories, etc.** It is equally good for steep or flat roofs, and is easily applied on old or new buildings.

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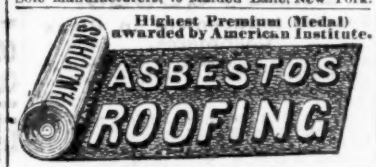

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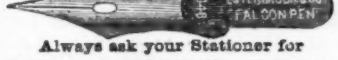

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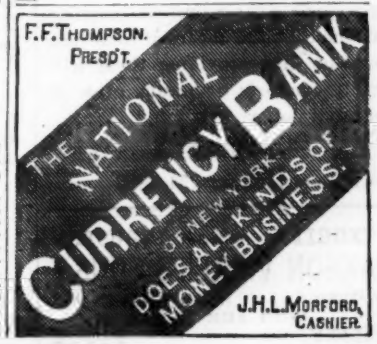

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HOW LIFE INSURANCE PAYS.

Gentlemen:

Two years ago we effected an insurance upon the life of a clergyman in the eastern part of this State for five thousand dollars. He was in good health, settled over a prosperous people, and had every prospect of a long life. When taking the policy, he made the remark that insurance was a very good investment, whether he lived or not, as the feeling of security was of itself worth a great deal. Eighteen months after we saw this same man in the legislative halls at Augusta. He was ill at the time, and in speaking to us of his insurance he remarked several times how much he thought of that five thousand dollar policy in the Equitable Life Assurance Society; "for," said he, "if I should die now, my family must rely upon it as their chief support, and a claim like mine, in such a company as the Equitable, is so much cash." In one month after this we received notice of his death. At the usual time we paid the money, took the receipted policy, and listening to the bereaved wife as she brokenly expressed her gratitude for this blessing, we could not help feeling that the value of life insurance is inestimable.

Two years ago we effected an insurance of two thousand dollars upon the life of a young man in Wells, Maine. In less than one year from that time he was struck by an overhead bridge while upon duty on a railway train and instantly killed. The father of the deceased was not of very firm health, and felt very keenly the grief for the death of his son. As the two thousand dollars were paid him, he remarked that he wished his own health was good enough for him to insure, as he thought our company rightly deserved its "Equitable" name.

Just one year ago an insurance was placed upon the life of a scythe-maker in East Wilton, Me. After having made one semi-annual payment, the insured was struck by a fragment of stone, which burst, and almost instantly killed him. The widow said that she considered it an influence from heaven that had induced her husband to take the policy of insurance for her benefit, as she had a family to support and very limited means.

We could cite numerous other instances of a similar character, but will leave this to thousands throughout the land whose daily thanksgivings associate their present blessings with the thoughtful care of some dear friend in thus providing them with earthly comforts by means of a life insurance policy.

ROBERTS & CLARK,

PORTLAND, Me., *Oct.*, 26, 1874.

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Great Inducements throughout our entire Establishment.

Ladies living in or near New York City should certainly not fail to call at our establishment. We shall always be pleased to show our goods, whether you are prepared to purchase or not. Ladies living at a distance can have goods expressed to them C. O. D., with full privilege of examination at the Express Office before you pay for them.

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Special Inducement in Black Cashmeres.

All wool black Cashmere at 50 cents, worth 75.
Fine black Cashmere at 70 cents, extra weight.
Beautiful black Cashmere, at 88 cents, worth $1.25.
Superfine black Cashmere, Lupin's best, at 98 cents; cost fully $1.30, gold, to import.
500 pieces French Merino, very fine and heavy, all shades, at 75 cents; worth full $1.25.
Real Camel's Hair Cloth, all wool, at 50 cents; worth fully 90.
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Great Bargains in colored Cashmeres, Merinos, Poplins, Plaids, etc., etc.
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BLACK SILKS.

Our Black Silks, manufactured expressly to our order, are made from the finest materials, and are remarkably beautiful in color. We warrant every yard to be perfect in finish, and to give the very best satisfaction in wear and durability.
Real Lyons Silk at $1.15, $1.25, $1.45, $1.70, $1.95
Real "Bonnet" Silks, pure Satin face, at $2.30, $2.50, $2.70, $3.20, $3.45, $3.95, $4.50, $5.00, and upwards. ☞ Send for samples.
We are the only American Agents for the

"MELVILLE" BLACK ALPACAS.

These Alpacas are interwoven with a pure Lisle cross thread, which not only imparts a rich silver lustre, but also makes the color unchangeable. They are of heavy weight, fine texture, and are, without question, the cheapest Alpacas in the country. We sell

No. 2.	No. 3.	No. 4.	No. 5.	No. 6.	No. 7.	No. 8.	No. 9.
29c.	39c.	49c.	59c.	69c.	79c.	89c.	99c.

Brilliantines at 50c., 65c., 75c., 85c., $1, and upwards.
Drap d'Ete, for Sacques, all wool, at $2.00,

REAL LACES

and Dress Trimmings of all descriptions, imported by us direct from the best European manufacturers, and offered at very moderate prices. The designs are new and elegant, and the quality is the very best manufactured.
Black real Guipure Laces, full 1¾in. wide, at 50c. 2in. at 65c., 70c., 75c.; 2¼in. at 85c., 95c., $1.; 4in. at $1.25, $1.38, $1.65, $1.75; wider widths up to $9.00 per yard.
Black Real Yak Lace, full 1½ inches wide, at 35c.; full 2 inches at 40c.; full 2½ at 65c.; full 3 inches at 80c.; full 4 inches at $1.00.
Black Real Thread Laces, full 1 inch wide, at 60c. full 1½ inches at 85c.; full 1¾ inches at $1, etc.
Beaded Yak Laces at 35c., 45c., 60c., up to $2.
Black Beaded Fringes, elegant patterns, at 37c., 45c., 75c., 90c., $1.20, $1.50, $1.85, and upward.
Black Beaded Passementeries at 29c., 32c., 45c. 60c., and up to $2.00 per yard.
Twisted Chenille Fringes, any shade.
The double full-size Ball Fringe, made to order in any shade.
Magnificent assortment of Loops, Ornaments, Crochet, plain and beaded Buttons.
☞ As samples of Real Laces sent out by us are often not returned, and, consequently, have become a great source of expense, we must, hereafter, require a deposit of 50 cents for Real Lace samples, which will be promptly returned when the samples are sent back to us. Samples of other goods, with the exception of Fur Trimmings, sent free and without deposit. ☜

KID GLOVES.
The "Rebecca" and "Patti."

These Gloves have a high lustre, and are made of soft, pliable kid, are cut after the "Redell" system, and will be found the best Glove for the money in the United States.
The "Rebecca," 2 button, any shade, 97c. pair
The "Patti," 2 button, any shade, $1.20 pair.
These Kid Gloves are warranted, and we will give or send another pair in exchange for all that rip or tear when first tried on the hand.

FURS! FURS!

FURS!

WE MAKE A SPECIALTY OF FINE FURS. We use no Skins which have not been properly cured and deodorized, employ the best workmen, and trim our Furs with the very finest Silks, Satins, Tassels, and Ornaments. We are confident that our Furs will be found *the best for the money* in the United States.
Ladies living in New York City can, at any time, have Furs sent to their residences for comparison. Ladies living out of the city can have Furs expressed to them C. O. D., *with full privilege of examining them before acceptance.*
☞ Please take notice that we can furnish lower-priced Fur sets, if desired. But we think it best to advertise only that quality of goods which we feel convinced, will give the best satisfaction.
Real Seal Sets—At $27, $30, $35, $40 and $50.
Very Finest Shetland Seal Sets in the market at $60.
Real Seal Sacques—All beautifully satin lined and quilted, at $85, $100, $125, $150, $185, $200 and upward.
Our real seal Sacques will be found the cheapest seal Sacques in the country. Ladies wishing them to be sent C. O. D. must enclose deposit of $25 with order, which will be returned if the Sacques should prove unsatisfactory.
Real Mink Sets—4-stripe Muff and full 4-skin Boa, fine Mink, at $25.
Seal Mink Sets—Finer and darker, at $30, $35 and $45.
Real "Canada" Mink Sets, extra fine, at $55.
Finest "Eastern Mink" Sets, at $75, $90, $100.
Real Hudson Bay Beaver Sets—Closely resembling the finest Shetland Seal, at $22, $25 and $30.
Real Otter Sets—At $30, $40 and $50.
Real Lynx Sets—Extra quality, at $25 and $30.
Real Siberian Squirrel Sets—At $7, $10 and $12.
Real Alaska Sable or Black Marten Sets—Very desirable because they are the cheapest real Fur, NOT DYED, all choice goods, at $15 $18, $22 and $25.
Real Astrakhan Sets—At $5, $8, $10 and $14.
Imitation Seal Sets—At $6.50, $10 and $12.
Imitation Mink Sets—At $5, $6.50 and $8.
French Lynx Sets—Very neat, at $7 and $8.
Imitation Black Marten Sets—Choice and genteel, at $7 and $9.
Imitation Ermine Sets—At $4, $5 and $6.50.
Real Astrakhan Sacques—At $20, $30 and $35. These Sacques, besides their silk lining, have an inner lining of Muslin, to secure them against ripping.
☞ *By "Sets" we mean Muff and Boa, or Collar, if desired.*
Imitation Ermine Sets for children up to seven years, at $1, $1.40, $1.75 and $2.25.
Misses' Imitation Ermine Sets at $2, $2.50 and $3.
Fancy Children's and Misses' Sets in a hundred styles.
White Cony Caps, with head, wing, and ear-tabs, at 50c., 60c., 85., $1 and $1.25.
White Cony Bonnets for little girls, *the very latest*, trimmed in beautiful styles, at $1.35, $1.75 and $2.25.
☞ Ladies' or Misses' real seal skating Caps, fine quality, trimmed with real mink tail and seal head, silk-lined, beautifully quilted, at $4.
For full particulars of our Furs, Fur Trimmings, etc., we must refer to our Fall Catalogue.

The "Fashion" Corsets,

manufactured expressly to our order in Europe, are THE BEST FITTING, THE BEST WEARING, THE MOST BEAUTIFULLY FINISHED, and THE CHEAPEST CORSETS IN THE COUNTRY.
"FASHION A" Corset, thirty-six bones, scalloped top, at $1.
"FASHION H," hand-made, white or colored, 30 wide bones, heavy coutille, trimmed with crochet, at $1.00.
"FASHION G" Corset, 100 bones, scalloped and embroidered top and steels, silk fan-stitched top and bottom, at $1.50.
"FASHION P" Corset, 54 wide bones, scalloped top and bottom, bust and steels grandly embroidered, top and bottom trimmed with cross silk, fan-stitched, a beautiful Corset, at $2.
"FASHION K" Corset, 400 bones, magnificently silk fan-stitched top and bottom, embroidered top, bottom and steels, scalloped top and bottom, a truly superb Corset, at $6.75.
☞ TRY the "Fashion Corsets," and you will not be satisfied with any other make.

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MILLINERY GOODS

is one of the largest in the country.
Trimmed and Untrimmed Hats, Stuffed Birds, Feathers, Plumes, Flowers, Ribbons of every description, Millinery Laces, Etc., Etc.

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Colored, all-silk, gros-grain Ribbon, any shade, full 1¾ inches wide, at 19c., full 2¼ wide, at 25c., full 3 inches, 30c.
Black, all-silk, gros-grain, beautiful quality, 1½ inches, 18c., 2¼ inches, 25c., 3 inches, 30c.
Sash Ribbons, all-silk gros-grain, 7 inches wide, in all the new shades, at 85c.; black at 75c.

Birds for Hat Ornaments.

Humming-birds, rich shades, at 47c. The beautiful "Love Bird," scarlet-tipped head and breast, at 75c.
The attractive "Peri bird," with long Paradise plumages, at $1.25.
Immense variety of red, scarlet and sultana birds.
Black, real ostrich Plumes, rich, glossy black, heavy fines, 16 inches long, at $1.75, 21 inches long, at $3.00. Richer plumes, at $4.00, 4.75, 5.50, 6.00, 6.50, 8.00, and up to 15.00.
Colored real ostrich plumes, colored to match any sample, at $2.00, 2.50, 3.00, 4.00, 4.50, 5.00, 6.00, 6.75 and upward.
The Coque Plume Ornament, made of long, Coque Plumes, real ostrich tip, with white aigrettes, a beautiful article, at 75c.
Immense assortment of trimmed and untrimmed Hats of every description.

VELVET AND VELVETEENS.

500 pieces of black silk velvets, all extra finish, at $1.45, $2.00, $2.25, $2.75 and $3.00, all very cheap.
500 pieces colored silk Velvets, in all the fashionable cloth shades, at 65c., 85c., $1, $1.25, $1.75, $2 and $2.25, all at half their value.
1,000 pieces black Velveteen at 50c., 75c. per yard. One case of extra super finish black Velveteens at $1 per yard, regular value $1.50.
The goods are all elegant shade and finish.
One case brown Velveteens at 45c., worth 75c.
Satin, Turquoise, Mignon's, Trimming Silks, in all the newest shades at special prices.

Ladies' Underwear! Infants' Wear!

In these departments, we have gained a national reputation for the beautiful finish and remarkably moderate prices of our goods. Special attention is called to our grand assortment of

French Hand-Sewed and Hand-Embroidered Underwear,

which we are offering at less than the goods can be purchased in Paris.
For fuller information, we refer to our Fall Catalogue, mailed free on application.

We subjoin an unsolicited tribute given us in **Talmage's Great Paper, "THE CHRISTIAN AT WORK,"** October 22, 1874:

"ORDER GOODS BY MAIL FROM EHRICH'S.—Our friends in the country often ask about sending their money for the goods of EHRICH. The beauty of Ehrich's "country order" business is the prompt satisfaction which it gives to all who deal with them. An immense traffic is continually going on in this department, which is under the personal management of Mr. LOUIS EHRICH.
We are personally acquainted with the firm, and with the way in which their business is transacted, and take pleasure in assuring our readers that every order is faithfully and conscientiously filled. Nobody who is within reach of mail facilities need fear to send their money, for, in case of the possibility of failure to give complete satisfaction, Ehrich & Co. will either exchange the goods, or, if preferred, send the money back. Whether you want a yard of lace, or a seal-skin sacque, send to EHRICH & CO., 287 and 289 Eighth Avenue, New York, and you will be pleased."

Ladies living in the country will have their orders faithfully filled. Our Fall Catalogue mailed free on application.
P. S.—Ladies residing in Brooklyn can reach our establishment very conveniently: From SOUTH FERRY by 23d Street Stage Line; from FULTON FERRY by Fifth Avenue Stages to 23d Street, connecting with 23d Street Cars, or by 8th Avenue Cars from Broadway and Vesey Street. If you live in or near New York, pay a visit of examination to

EHRICH'S,
287 and 289 Eighth Avenue,
Near 24th Street, New York City.

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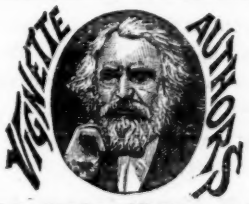

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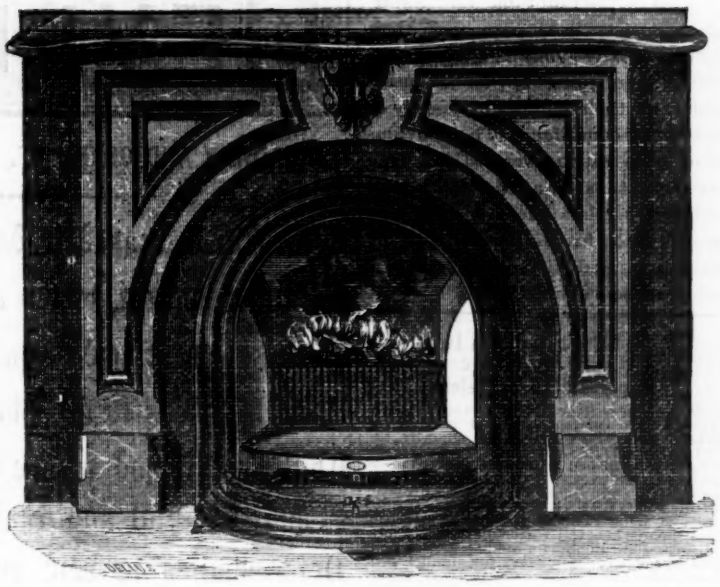

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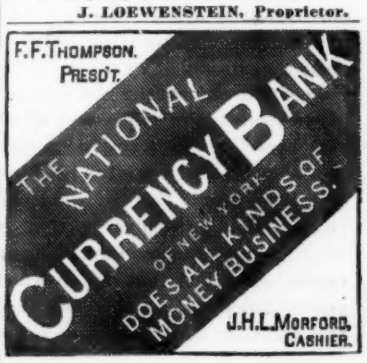

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AS life insurance is a necessity to every man, it is the height of folly to put it off; to intend to insure, but to defer the action until to-morrow, or until the next month, or to any other time which may be thought to be more convenient than the present. How often have men waited for that convenient season which never came! How often have they in waiting lost the opportunity of insuring their lives because, in the interval, they had lost their health, and were no longer insurable! There is no doubt that the only proper time to insure your life is now—while the sun shines.

What do you gain by waiting—by that fatal waiting which has often destroyed what would have been the fortune of a bereaved family? "If I wait a little longer," you say, "the premium will not increase. If I wait awhile the insurance will not cost any more than it does now." Such reasoning is only a blind confidence in the continuance of your life; a repugnance at parting with your money; an indolent disposition to put off every preparation for the long journey until the last bell tolls. Are these the proper motives for deferring a duty which ought to be done now—while the sun shines?

A man's confidence in the continuance of his own life and fortune is most extraordinary. He is so sure that nothing will happen to turn back the current of prosperity on which he is floating to-day, that he is ever ready to say: "Let me wait! Let me wait awhile!"

Then he justifies his waiting by selfishness. He says to himself: "I know I must take this provision for my family which is offered by life insurance; but it will be just as well to insure my life by-and-by, when I can make a circumstance of it. I don't think anything will happen to me in the meantime; and, after all, it won't cost any more to be insured next month than it will cost to-day; so I shall save a little something in my pocket if I wait!"

Thus a man actually puts off a life insurance which he wants, for the purpose of saving a small sum of money by prolonging the dates of paying it. The logical consequence of such an action is to postpone the insurance forever; then all the money required for the premium will be retained in his pocket instead of a trifle only.

Now a policy of life insurance is intended to cover a certain definite and continuous risk, in which there is no interval. To be insured is to recognize the existence of this risk. To put off the insurance in order to make a small saving, or for any other reason, is to assume the risk yourself in consideration of the money which you expect to gain by the delay. You know that you need to be insured for the whole time of your life; but for that particular portion of your life which may intervene between to-day and that day to which you would postpone the insurance, you will take the chances, as if you knew that you were to live for many years!

There is a great tendency with all of us to make this delay perpetual. We are apt to think that any time will do for life insurance. Thus any time becomes no time. Some men who once intended to have their lives insured in the Equitable Life Assurance Society have postponed their intention too long. Disease has found them uninsured and uninsurable, and their families in a needy or destitute condition. The obvious conclusion which every candid man will come to, after a reflection on this subject, is that there is only one proper time for the business of life insurance, and that time is now—while the sun shines!

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Net life assets and annuities	13,300,000
	$27,000,000 00
Gross assets held by Board of Management in New York	$1,600,000 00
The Co.'s actual losses by Chicago Conflagration in 1871 were	1,755,747 81
The Co.'s actual losses by Boston Conflagration in 1872 were	503,680 46

Yet the Company paid these losses at sight, without borrowing or selling a single dollar of permanent investments; continued regular dividends to their stockholders, and at the end of 1873 had entirely made up (not, however, in this country) the losses of these two conflagrations and all others, commencing 1874 with a surplus of $100,000 larger than ever before.

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Assets, July 1, 1874,	2,401,570 93
Liabilities,	186,363 40

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Cash assets	463,526 22

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Reserve to meet all Liability	7,342,835 38
Surplus over Liability	$1,666,626 95

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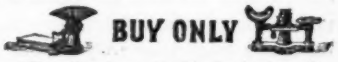

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STATEMENT, *January 1st, 1874.*

Gross Assets	$5,766,154 56
Total losses paid since organization	$4,357,137 54
Cash assets	463,366 22

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CONTINENTAL
LIFE INS. CO. OF NEW YORK.

Accumulat. Assets, Jan. 1, '74	$6,539,325
Surplus, Jan. 1, 1874	$671,641
Annual Income	$2,932,601
Amount of Ins. in force	$57,791,483

M. B. WYNKOOP, Vice Prest. L. W. FROST, Prest.
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The WASHINGTON plate has fortunately passed into the possession of the *Christian Union*, and we offer impressions of it to such of our subscribers as desire them. (See page 534.)

After his signal success with the WASHINGTON, Mr. Marshall next took up ABRAHAM LINCOLN, at that time President of the United States, painted his portrait, and then made that strong, homely, kindly, thoughtful face to stand out in imperishable lines for the future comfort of a bereaved people. The "*People's Portrait of Lincoln*" has received the strongest testimonials, both as a portrait—from Mr. Lincoln's personal friends and family, and as a work of art—from competent judges. Fine impressions of this noble work we have made arrangements to *give* to our subscribers. (See page 534.)

After the LINCOLN, Mr. Marshall took up GENERAL GRANT as a subject and made a splendid likeness and an engraving that again won him the plaudits of the discerning.

Having thus given to the nation its best and most enduring portraits of the three men who were the largest figures of their time and station, Mr. Marshall asked Mr. BEECHER to give him sittings, and went to work on his new subject.

This is in many respects the most difficult subject he has ever undertaken; for, in the case of men who are passed away, a fine picture grows by association to be considered a portrait, and the "Washington" and "Lincoln" are secure forever; but in Mr. Beecher's case the artist has a face which is exceedingly difficult to catch and keep in form and expression. However, here are some opinions:

"The portrait of Henry Ward Beecher, which will be accepted by the present generation and by the future as the typical and permanent interpretation of his features, has been completed by Wm. E. Marshall, the eminent artist, whose representations of Lincoln and Washington are admitted to be standard. The expression secured may be considered a blending and harmonization of the best radiations of Mr. Beecher's characteristic countenance in his best moods."—*Brooklyn Eagle.*

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"Worthy to rank with the same engraver's celebrated portraits of Washington and Lincoln, published several years ago, and which now adorn many thousands of American homes. This portrait of Mr. Beecher is something more than an accurate likeness, conveying, as it does, the magnetic and commanding force which attends the real presence of the great preacher."—*N. Y. Evening Post.*

There can be no doubt that Mr. Marshall has produced a portrait of Mr. Beecher that shows careful study, and gives a clear, fine, *true impression of the man.* That it is a perfect portrait of the face which so many of America's best artists have tried to reproduce we cannot say; but it is by long odds the best ever made, and there is no likelihood of a better one in the future. As a work of art it is simply superb—rich, strong, masterly in every part.

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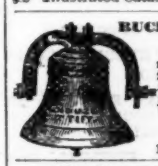

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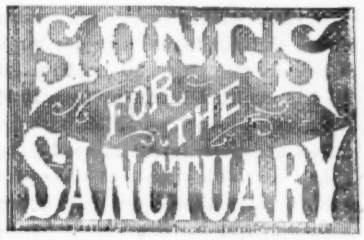

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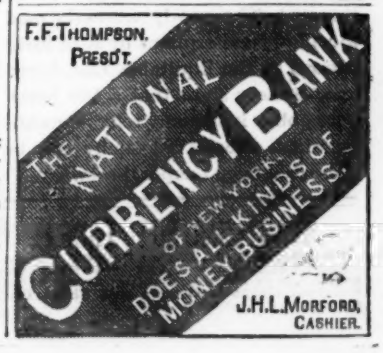

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Now, to take this benign life, this exquisite history, this affiliation of the Divine with universal human want, this nature that formed heart-loves, and loved in the name of the Father of all, and brought the Spirit of heaven to earth, shedding gracious influences among men as clouds shed rain upon the fields, every drop being a bounty—to take this and tear it into texts, and ram it into your guns, and fire them into Calvinists, high or low, or into Unitarians and Universalists; or to make every text a sword or spear or arrow with which to attack those who chance to differ from you—how it is to discredit the Bible, and to set aside every proper use for which it was created! And yet there be multitudes who think they know a great deal about the Bible because they have chewed it into pellets, and made heaps of them, so as to be ready at any time to get at their opponents on any doctrine, any experience, or any ethical question. The Bible has been cut up into weapons of war; and men think they are using the Bible properly when they are using these. So it has come to pass that under the dominion of theologues for whole ages the only use of the Bible has been to find missiles; whole ages have passed away without nutrition from this source. The church would have swamped and gone down if it had not been for the poor widows; if it had not been for Bible readers who read from the heart; if it had not been for the suffering and needy who cried, "O God! comfort me in mine affliction and in my poverty." It has been sinners that have saved the church. Souls that have felt weighed down toward perdition, and have stretched out imploring hands to God, using the Bible, have kept that book in practical power, while theologues were weaving systems out of it, and pulling it asunder, and making it pugnacious. It has been preserved in being used by the great heart of humanity that needed it for food, and for medicine, balm, cordial, to assuage sorrow and grief. When you tell me that the church has preserved the Bible, I tell you that the Bible has preserved the church, ten thousand times over.—*Plymouth Pulpit*, Vol. 3, No. 13.

GOOD THINGS FOR ANYBODY.

Premium List for 1875.

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WHAT FOR?

ON the opposite page is a list of **Valuable Articles** which are to be had—not for money, but for a little effort on the part of **Any One** who can send the Publishers a few subscriptions to the CHRISTIAN UNION for next year.

These articles are each the best of its kind, for the CHRISTIAN UNION cannot afford to send out inferior wares. Among them will be found various kinds of *Musical Instruments*, *Household Articles* of many sorts, useful and beautiful; *Pocket Pieces* of variety and such as every one needs; many articles of interest to the *Young Folks*, either for themselves or for presents; and some *Books*. A fuller list of books will be found on the third page of this issue; though, in fact, any one may have *any book* advertised in our columns. See the bottom of list opposite.

Another good thing is our **Clubbing List,** whereby many readers who wish more than one good periodical—two weeklies, or a weekly paper and a monthly magazine—may get them cheaper if taken *together* than if subscribed for *singly*. Opposite, you will find our list of periodicals which may be had with the CHRISTIAN UNION at "*Clubbing Rates.*"

We also ask attention to our offer of **Cash Commissions** for those who prefer to earn *Money* rather than *Premiums* for canvassing. Send for Circular to J. B. Ford & Co., 27 Park Place.

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ST. LOUIS, November 27, 1874.

TOPLIFFE & ELY, Elyria, O.:

Gents—I used your Bow Sockets on the buggy sold to President Grant. Use them on all my best light work. Am well satisfied with them since your improvement on the original.

Yours respectfully, JAMES A. WRIGHT.

Scribner's Monthly. 1875.

"A Voyage Down an Unknown River."

In *SCRIBNER* for *JANUARY* we begin the thrilling narrative by MAJ. POWELL, of his voyage of discovery down the Canon of the Colorado—almost literally a voyage through the center of the earth.

The cliffs towered sometimes more than a mile above the heads of the travelers, involving them in gloom, and hiding from their sight the dangers toward which they were hurried by the impetuous torrent.

The narrative is enlivened by charming bits of description of the gentler and more beautiful phases of nature, which were strangely mingled with those weird and awful scenes.

A part of the expedition, refusing to go forward upon what seemed an insane journey, turned aside and met death in the wilderness.

The illustrations will be marvels of engraving, the finest we have ever produced.

We shall shortly begin a series entitled:

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By Col. GEO. E. WARING, of Ogden Farm, near Newport, R. I., which will deal in a practical and picturesque way with the industries and peculiarities of the quaint peoples of Holland, Normandy, and the Channel Islands. These papers will also be fully illustrated.

"The Story of Sevenoaks,"

The principal serial story of the year, which begins in the January issue, is written by Dr. HOLLAND, the conductor of The Monthly. For twenty years the American public have been appreciatively familiar with his work, and the fact renders unnecessary any word of commendation from the publishers. They may say, however, that the new story will be quite unique among his productions, in its material and handling.

In the extensive list of illustrated material now in course of preparation, which it is expected will be published during the coming year, are occasional brilliant papers on French Life and Literature, by ALBERT RHODES; articles of travel in Europe, Asia and America, by competent hands; descriptive papers on Chicago, Richmond, Baltimore, San Francisco, and other cities; sketches of curious phases of vegetation, etc., etc.

In Poetry, Short Stories and Sketches, Biography, Reminiscence and Essays, the publishers expect to preserve their former high standard. Every effort will be made to keep the magazine fresh, bright, high-toned and companionable.

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ST. NICHOLAS.

A Superb Christmas Gift.

THE N. Y. WITNESS.

The following letter was crowded out of the advertisement of the WITNESS on outside page of our Christmas number:

Letter from Rev. Dr. Cuyler.

LAFAYETTE AVENUE CHURCH,
Brooklyn, Nov. 16, 1874.

DEAR FRIEND DOUGALL: By some unhappy accident your kind invitation to the late "merry-making" of the friends of the WITNESS was mislaid. So I neither came nor sent my apology. I should do myself an injustice by not telling you now how heartily I rejoice in the measure of success that has thus far attended your noble enterprise. Thank God for a daily paper that will not "bow the knee to Baal!"

I have several times recommended your excellent WITNESS to my congregation from the pulpit. Cannot other pastors do the same?

Even at this late day let me tell you how much I regret my not being with you, and our dear old friend Robert Carter and other staunch friends of the WITNESS.

Long life to you and your brave, unflinching advocate of God's right against Satan's wrong!

In haste, yours cordially,
THEODORE L. CUYLER.

The above letter was received after the WITNESS celebration on attaining 50,000 subscribers.

What some **EMINENT MEN** Think of

ST. NICHOLAS.

JOHN G. WHITTIER says:

"It is little to say of this magazine that it is the best child's periodical in the world, and I think the editor has great reason to congratulate herself upon it."

BAYARD TAYLOR writes:

"The typography, illustrations, and general arrangement are wholly admirable and delightful."

Rev. C. S. ROBINSON, D.D., in the *Sunday-School Times*, gives a clergyman's view:

"I am ready to say that a cleaner, purer, more trustworthy periodical for children cannot be named. The best writers are engaged upon it. It is printed beautifully, and illustrated in the highest style of art. I know the proprietors, and if ever a high, noble purpose was cherished by any public people, it is found here. The magazine does not claim to be religious, but it is on the side of all that is true and good, from beginning to end."

Dr. R. SHELTON MACKENZIE, the Literary Editor of the *Philadelphia Press*, says:

"ST. NICHOLAS, I tell you in private, as I have told my readers in public, is the very best magazine for young people that I have ever seen. It is far more difficult, I think, to edit a periodical of this class than one intended for adults, and Mrs. Dodge deserves unlimited praise for the judicious manner in which she has executed her task. I have found heaps of things in ST. NICHOLAS which I had forgotten, had imperfectly known, or had been wholly ignorant of. So I, too, sit at the feet of Gamaliel."

EDMUND CLARENCE STEDMAN says:

"Without and within it is a household charm, and certainly surpasses any Children's Year-Book, English or American, that I have ever seen."

CHARLES DUDLEY WARNER writes:

"Never before, I think, has so much literary and artistic talent coöperated in the service of children, and I will not resist the hearty impulse to say to you that you have made the best magazine for children of all ages that I have ever seen. I do not see how it can be made any better, and if the children don't like it, I think it is time to begin to change the kind of children in this country."

The subscription price of ST. NICHOLAS *is* $3.00 *a year. Volume I., elegantly bound in red and gold,* $4.00; *with gilt sides and gilt edges* $5.00. *One year's subscription and* VOLUME ONE, BOUND, $6.00. *Postage on all the above prepaid by us.*

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A GRAND ENGRAVING.

ONCE in a while, amid the many good and excellent artists, arises some one of pronounced and peculiar character, who by originality of conception or brilliancy of artistic method raises himself head and shoulders above his brethren. Such a man is WILLIAM E. MARSHALL. Bred an engraver, for years he was among the best of the skillful corps of artists employed by the American Bank Note Company, whose exquisite work is known to all happy possessors of "greenbacks." But he was also a man of artistic inspirations and a real genius for engraving, so that he aspired to a larger and more satisfactory field. He therefore went to Boston, and taking GILBERT STUART'S renowned head of GEORGE WASHINGTON in the Boston Athenæum, after laborious years of work he produced a line engraving on steel that *instantly* placed him in the very first rank of engravers. It was a marvel of delicacy and power, and artists, critics, engravers, art-lovers, in Europe as well as America, hailed this young engraver as a great artist.

The WASHINGTON plate has fortunately passed into the possession of the *Christian Union*, and we offer impressions of it to such of our subscribers as desire them. The India Proofs ($10) and Artist's Proofs ($25) of this great historical engraving are growing more and more rare. We have some of each, and offer them, but not as a gift, for that we cannot afford; to any one who takes the small trouble to send us *ten* full-paid subscriptions we send an India Proof, and for *twenty-five* an Artist Proof (one of the very earliest impressions from the plate, before it was engraved with copyright, title, or any lettering whatever, and authenticated by the engraver's own written signature). This is the payment of what is better than *money!*

After his signal success with the WASHINGTON, Mr. Marshall next took up ABRAHAM LINCOLN, at that time President of the United States, painted his portrait, and then made that strong, homely, kindly, thoughtful face to stand out in imperishable lines for the future comfort of a bereaved people. The "*People's Portrait of Lincoln*" has received the strongest testimonials, both as a portrait—from Mr. Lincoln's personal friends and family, and as a work of art—from competent judges. Fine impressions of this noble work we have made arrangements to *give* to our subscribers. See the advertised prospectus in another column.

After the LINCOLN, Mr. Marshall took up GENERAL GRANT as a subject and made a splendid likeness and an engraving that again won him the plaudits of the discerning.

Having thus given to the nation its best and most enduring portraits of the three men who were the largest figures of their time and station—The "Father of his Country," the "Martyr-President," and the most successful General of the late War and President of the United States, Mr. Marshall asked Mr. BEECHER to give him sittings, and went to work on his new subject.

Now, how has Mr. Marshall succeeded with this subject? It is in many respects the most difficult one he has ever undertaken; for, in the case of men who are passed away, a fine picture grows by association to be considered a portrait, and the "Washington" and "Lincoln" are secure forever; but in Mr. Beecher's case the artist has a face which is exceedingly difficult to catch and keep in form and expression. However, here are some opinions:

"The portrait of Henry Ward Beecher, which will be accepted by the present generation and by the future as the typical and permanent interpretation of his features, has been completed by Wm. E. Marshall, the eminent artist, whose representations of Lincoln and Washington are admitted to be standard. The expression secured may be considered a blending and harmonization of the best radiations of Mr. Beecher's characteristic countenance in his best moods."—*Brooklyn Eagle.*

"Aside from great accuracy of likeness, the work has been performed in the true art spirit, and therefore, while having a portrait, one's artistic instinct is gratified in the possession of a work which is in nowise unworthy of so great a subject."—*Brooklyn Union.*

"Worthy to rank with the same engraver's celebrated portraits of Washington and Lincoln, published several years ago, and which now adorn many thousands of American homes. This portrait of Mr. Beecher is something more than an accurate likeness, conveying, as it does, the magnetic and commanding force which attends the real presence of the great preacher."—*N. Y. Evening Post.*

There can be no doubt that Mr. Marshall has produced a portrait of Mr. Beecher that shows careful study, and gives a clear, fine, *true impression of the man.* That it is a perfect portrait of the face which so many of America's best artists have tried to reproduce we cannot say; but it is by long odds the best ever made, and there is no likelihood of a better one in the future. As a work of art it is simply superb—rich, strong, masterly in every part.

We have made such arrangements with Mr. Marshall that we are enabled to offer this brilliant plate for its worth at the market price—not in money, but in friendly service.

Whoever will send us *Five* full paid subscriptions for the CHRISTIAN UNION or PLYMOUTH PULPIT shall receive a PLAIN PROOF impression on fine Plate Paper, invariable selling price, $5. For *Ten* subscriptions, an INDIA PROOF, on toned India paper. For *Twenty-five* subscriptions, an ARTIST PROOF, impression taken before lettering, on fine, India toned paper, with the artist's written autograph.

These offers are made by no other paper; and the only other way of getting these splendid engravings is by paying $5, $10, or $25 in money for the impressions. Subscription lists may include *either* periodical, or *both.*

This offer is limited in time; we cannot say how long we shall be able to make it; so *strike while the iron is hot!*

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WE have had requests for a *Communion Service*, on behalf of the young folks of churches not rich enough to buy. We have therefore made arrangements with the *Meriden Britannia Co.*, widely known manufacturers of fine Silver Plated Goods, combining every modern improvement in plating and elegance of design with sterling quality, to furnish us with what we need.

A recent article in the *New York Times* speaks thus of the Company:

"The great store of the Meriden Britannia Company, at No. 550 Broadway, is at all seasons of the year one of the sights of New York, but during the holidays it is not to be surpassed; for all the masterpieces of its treasure cupboards are taken out of their cases and displayed to view. Of the extent and variety of the company's stock some conception may be gained from the fact that they make no less than 5,000 distinct and different articles in their particular kind of silverware. . . . The silverware of the Meriden Company is remarkable for its lasting qualities; and as no expense is spared in designing, &c., purchasers have quite as elegant and handsome articles on their dinner-tables as though they were real silver."

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Plate, ...	" 5 "	4 "
Goblet, gold lined,	" 4 "	4 "
Baptismal Bowl,	" 8 "	7 "

Or, the entire set, Flagon, Baptismal Bowl, 2 Plates, 2 Goblets, Price $40, for 30 full paid Subscriptions.

For such as prefer not to have so expensive a set we offer Set. No. 10, thus:

1 Quart Flagon (Grape Pattern),	Price $9.25,	for 8 Subscribers.
Plate, ...	Price $4,	for 4 Subscribers.
Goblet, ...	" 4,	" 4 "
Baptismal Bowl,	" 7.25,	" 6 "

Or, the entire set, Flagon, Baptismal Bowl, 2 Plates, 2 Goblets, Price $32.50, for 25 full paid Subscriptions.

Moreover, if any of our friends who canvass for Silver Ware Premiums, for any reason prefer the Ware of the Meriden Company to that of the excellent house mentioned in our Premium Circular, they can have the corresponding premiums, which in all such first-class houses run about alike in price and desirability.

SPECIAL NOTICE.

THE publishers of the CHRISTIAN UNION take pleasure in introducing to the advertising patrons of the paper Mr. W. A. FITCH as the Manager of its Advertising Department. Mr. Fitch is already well known to many of our friends from his fifteen years' connection with our prosperous neighbor, the *Agriculturist*, and he will doubtless soon be familiar to all of our customers, whose number, we trust, he may largely increase, to their profit, his own, and that of the CHRISTIAN UNION.

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VERY EASY TERMS.

Any subscribers to the CHRISTIAN UNION who will take the trouble (it will not be much!) to send the Publishers a few new subscribers to this paper in addition to their own renewal, will receive for themselves the *Paper* and *regular premium* as announced in the PUBLISHER'S DEPARTMENT (page 424), and their choice of the following

BOOKS

for the number Subscriptions stated below. In taking Subscriptions be sure to inform the Subscribers of the full terms, for Paper, Premiums, Postage, &c., as set forth in various parts of this paper.

This offer is made also to *any* who wish to earn good books easily; the number of Subscriptions required may include the sender's or not.

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ABOUT THIS PAPER.

NEVER before have we met such incontestible proofs of the wide-spread popularity of the *Christian Union* as during these present weeks. Not only are our Agents sending in their lists (to their own profit and ours), but our new subscriptions and renewals by mail are largely on the increase. "Hard times" don't seem to affect us much, for our receipts from those sources are augmenting day by day and week by week. Three dollars and a half for a year's reading of the *Christian Union* and a *free* and immediate delivery of our picture premiums is *less than a cent a day;* and if that is not inexpensive "literature and art," we can't imagine what would be!

Just as a specimen of the way in which very many of our subscribers write, showing a real esteem and affection for the paper, we append the following letter recently received from a clergyman in New York State:

Dec. 12, 1874.

To J. B. FORD Esq.:

Dear Sir: I want to say a few words about three things:

First.—About the CHRISTIAN UNION.

I have just risen from reading this week's issue. What a feast of fat things you have prepared for the million who love substantial mental pabulum, and not scrappy, frothy, vapid nonsense. It is like the wisdom that cometh from above; it is pure, peaceable, and full of good fruits. And in every household where it enters, its influence must be beautiful as the light, and mirthful as a song. As I go to various places my custom is to take my copy with me, and leave it in some house as a sample and as seed. I feel that in doing this I am doing a good work.

Secondly.—About Mrs. Stowe.

What a wonderful little woman she is! (I am told she is *little;* I am sure she is GREAT.)

In reading this week's portion of her fascinating and deeply instructive story, "We and Our Neighbors," I was forcibly reminded of "George Eliot." There seemed to be the same deep insight into human nature, and a similar philosophic vein running through her narrative. She writes so familiarly, and describes so accurately, not only actions, but also the deep and hidden springs of thought and motive that underlie them, that one would almost believe she had lived a dozen lives over, and each one in a different capacity. The person who neglects to read this story will miss a rich and rare treat.

Thirdly—About Mr. Beecher's "Lecture-Room Talks."

Some years ago you published a volume of these Talks. I think it is quite time for you to publish another.

During the last two years especially many of these Talks have been of superlative excellence, by their deep-toned piety and clear insight into spiritual truth. They are far too good to lie buried in heaps of filed newspapers. Let any one read those which you have published in the *Christian Union* during the past two months and I think he will say with me that—*They ought to be collected and embalmed in a permanent literary form.* So please to publish another volume of Friday evening Lecture-Room Talks.

May an ever-increasing success attend your efforts to spread a healthy literature throughout the land.

I am, dear sir, yours very truly, ——

Many such friends lend their papers and show their pictures to other friends, and thus from heart to heart and house to house goes the kind word, and the hint is evidently taken, judging from the results we have spoken of. That is the way to do; when you have a good thing yourself, help some one else to it also. And *help the paper*, too; for if it brings you help, interest, pleasure, you owe it a debt which the mere subscription price does not pay: you owe it help, you owe it your influence; and in return again it will owe its subscribers a *continual improvement* in things good.

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Now, if you are a casual reader, look at the adjoining advertisement, learn our rates, and *subscribe promptly;* if you are already a subscriber, lose no time, but be sure of getting your paper right along by sending your *renewal immediately;* if you are a friend of the paper, *make your friends subscribe;* if you want by a little easy work to get some desirable thing—Silverware, Musical Instruments, Watches, Clocks, Knives, Pencils, Gold Pens, Books—and much beside, *send for our "Premium Circular";* if you are in need of immediate and profitable employment, *send for our terms to Agents;* if you want to help any active, intelligent, worthy man or woman to work, tell *them* to send for an agency! In short, since you have read this so far, and have thus shown an interest in the subject, the next question that comes up is "*What are you going to do about it?*"

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